

from the University of Connecticut
at Waterbury Library



REPORT
OF THE
BANK COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO THE
GENERAL ASSEMBLY,

January Session, 1881.

Printed by Order of the Legislature.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1881.

CONN
J
87
C8
A3a
1881
v. 1
pt. 3

BANK COMMISSIONERS.

WILLIAM FAXON, HARTFORD.

JAMES W. HYATT, NORWALK.

INDEX.

BANK COMMISSIONERS' REPORT:

Summary of Savings Bank Reports,	-	-	-	-	-	1
State Banks,	-	-	-	-	-	3
Trust Companies,	-	-	-	-	-	3
Suspended Banks,	-	-	-	-	-	4
Reports of Receivers,	-	-	-	-	-	5
Dividends,	-	-	-	-	-	5
Deposits,	-	-	-	-	-	5
Loans on Real Estate,	-	-	-	-	-	6
Investment in Railroad Bonds,	-	-	-	-	-	7
Real Estate,	-	-	-	-	-	7
Commercial Paper,	-	-	-	-	-	8
Treasurers' Bonds,	-	-	-	-	-	8
Conclusion,	-	-	-	-	-	9

REPORTS OF SAVINGS BANKS:

Berlin Savings Bank, Kensington,	-	-	-	-	-	17
Bridgeport Savings Bank,	-	-	-	-	-	19
Bristol Savings Bank,	-	-	-	-	-	21
Brooklyn Savings Bank,	-	-	-	-	-	23
Canaan Savings Bank,	-	-	-	-	-	25
Chelsea Savings Bank, Norwich,	-	-	-	-	-	27
Chester Savings Bank,	-	-	-	-	-	29
Citizens Savings Bank, Stamford,	-	-	-	-	-	31
City Savings Bank of Bridgeport,	-	-	-	-	-	33
City Savings Bank of Meriden,	-	-	-	-	-	35
Colchester Savings Bank,	-	-	-	-	-	37
Collinsville Savings Society,	-	-	-	-	-	39
Connecticut Savings Bank of New Haven,	-	-	-	-	-	41
Cromwell Dime Savings Bank,	-	-	-	-	-	43
Deep River Savings Bank,	-	-	-	-	-	45
Derby Savings Bank,	-	-	-	-	-	47
Dime Savings Bank, Hartford,	-	-	-	-	-	49
Dime Savings Bank, Middletown,	-	-	-	-	-	50
Dime Savings Bank, Norwich,	-	-	-	-	-	51
Dime Savings Bank, Thompson,	-	-	-	-	-	53
Dime Savings Bank, Wallingford,	-	-	-	-	-	54
Dime Savings Bank, Waterbury,	-	-	-	-	-	55
Dime Savings Bank, Willimantic,	-	-	-	-	-	57
Eastford Savings Bank,	-	-	-	-	-	59

REPORTS OF SAVINGS BANKS (*Continued*):

Essex Savings Bank,	-	-	-	-	-	-	60
Fairfield County Savings Bank, Norwalk,	-	-	-	-	-	-	62
Falls Village Savings Bank,	-	-	-	-	-	-	64
Farmers and Mechanics Savings Bank, Middletown,	-	-	-	-	-	-	66
Farmington Savings Bank,	-	-	-	-	-	-	68
Freestone Savings Bank, Portland,	-	-	-	-	-	-	70
Greenwich Savings Bank,	-	-	-	-	-	-	72
Groton Savings Bank of Mystic River,	-	-	-	-	-	-	73
Guilford Savings Bank,	-	-	-	-	-	-	75
Higganum Savings Bank,	-	-	-	-	-	-	77
Jewett City Savings Bank,	-	-	-	-	-	-	78
Litchfield Savings Society,	-	-	-	-	-	-	80
Mariners Savings Bank, New London,	-	-	-	-	-	-	82
Mechanics and Farmers Savings Bank, Bridgeport,	-	-	-	-	-	-	84
Mechanics Savings Bank, Hartford,	-	-	-	-	-	-	86
Mechanics Savings Bank, Winsted,	-	-	-	-	-	-	88
Meriden Savings Bank,	-	-	-	-	-	-	90
Middletown Savings Bank,	-	-	-	-	-	-	92
Milford Savings Bank,	-	-	-	-	-	-	95
Moodus Savings Bank,	-	-	-	-	-	-	97
National Savings Bank, New Haven,	-	-	-	-	-	-	99
Naugatuck Savings Bank,	-	-	-	-	-	-	101
New Canaan Savings Bank,	-	-	-	-	-	-	102
New Haven Savings Bank,	-	-	-	-	-	-	103
New Milford Savings Bank,	-	-	-	-	-	-	105
Newtown Savings Bank,	-	-	-	-	-	-	107
Norfolk Savings Bank,	-	-	-	-	-	-	109
Norwalk Savings Bank,	-	-	-	-	-	-	111
Norwich Savings Society,	-	-	-	-	-	-	113
Operatives Savings Bank, New Haven,	-	-	-	-	-	-	115
People's Savings Bank, Bridgeport,	-	-	-	-	-	-	116
People's Savings Bank, Rockville,	-	-	-	-	-	-	118
Putnam Savings Bank,	-	-	-	-	-	-	120
Ridgefield Savings Bank,	-	-	-	-	-	-	122
Salisbury Savings Society,	-	-	-	-	-	-	123
Savings Bank of Ansonia,	-	-	-	-	-	-	125
Savings Bank of Danbury,	-	-	-	-	-	-	127
Savings Bank of New Britain,	-	-	-	-	-	-	129
Savings Bank of New London,	-	-	-	-	-	-	132
Savings Bank of Rockville,	-	-	-	-	-	-	135
Savings Bank of Stafford Springs,	-	-	-	-	-	-	137
Savings Bank of Tolland,	-	-	-	-	-	-	139
Society for Savings, Hartford,	-	-	-	-	-	-	141
Southington Savings Bank,	-	-	-	-	-	-	144
South Norwalk Savings Bank,	-	-	-	-	-	-	146
Southport Savings Bank,	-	-	-	-	-	-	148
Stafford Savings Bank,	-	-	-	-	-	-	150
Stamford Savings Bank,	-	-	-	-	-	-	152
State Savings Bank, Hartford,	-	-	-	-	-	-	154
Stonington Savings Bank,	-	-	-	-	-	-	156

REPORTS OF SAVINGS BANKS (*Continued*):

Suffield Savings Bank, - - - - -	158
Thomaston Savings Bank, - - - - -	160
Union Savings Bank of Danbury, - - - - -	162
Waterbury Savings Bank, - - - - -	164
Westport Savings Bank, - - - - -	166
Willimantic Savings Institute, - - - - -	168
Windham County Savings Bank, Danielsonville, - - - - -	170
Windsor Locks Savings Bank, - - - - -	172
Winsted Savings Bank, - - - - -	173
Wolcottville Savings Bank, - - - - -	175
Woodbury Savings Bank, - - - - -	177
Summary of Reports, - - - - -	200, 201
Summary of Reports from 1853 to 1880, inclusive, - - - - -	206

REPORTS OF RECEIVERS:

Townsend Savings Bank, New Haven, - - - - -	178
Willimantic Trust Company, - - - - -	179
Thompsonville Savings Bank, - - - - -	180

REPORTS OF STATE BANKS:

City Bank, New Haven, - - - - -	183
Connecticut River Banking Company, Hartford, - - - - -	184
Mechanics Bank, New Haven, - - - - -	185
State Bank, Hartford, - - - - -	186
Summary of Reports, - - - - -	202

REPORTS OF TRUST COMPANIES:

Connecticut Trust and Safe Deposit Company, Hartford, - - - - -	189
Equitable Trust Company, New London, - - - - -	190
Hartford Trust Company, - - - - -	191
Merchants Loan and Trust Company, Willimantic, - - - - -	192
Middlesex Banking Company, Middletown, - - - - -	193
Security Company, Hartford, - - - - -	194
Thames Loan and Trust Company, Norwich, - - - - -	195
Thompsonville Trust Company, - - - - -	196
Union Trust Company, New Haven, - - - - -	197
United States Trust Company, Hartford, - - - - -	198
Summary of Reports, - - - - -	203, 204

BANKS:

definition of term, - - - - -	22
organized under banking law of 1852, to retain rights, - - - - -	9
stock, subscription to by State or charitable institutions, - - - - -	11
voting on such stock, - - - - -	11
what may be voted on, - - - - -	11
voting by proxy on, - - - - -	11
president and cashier not to vote upon other than their own, - - - - -	12
what commissioner of school fund may vote upon, - - - - -	12
what treasurer of the State may vote upon, - - - - -	12
examination of books by State officers, - - - - -	211
by Stockholders, - - - - -	211
amount of cash or United States bonds to be kept on hand, - - - - -	210

BANKS (*Continued*):

dividends to be paid from net earnings only,	-	-	-	210, 212
to be declared by yeas and nays,	-	-	-	- 212
advertisement of unclaimed,	-	-	-	- 213
not to loan on pledge of their own stock,	-	-	-	- 210
branch offices or agencies prohibited,	-	-	-	- 210
loans to one party limited,	-	-	-	- 210
not to discount for cashier or clerks,	-	-	-	- 210
may loan out of the State, when only,	-	-	-	- 210
reduction of capital, how made,	-	-	-	- 213
officers to cancel counterfeit or raised bills,	-	-	-	- 210
liability for canceling good ones,	-	-	-	- 210
cashier to seize counterfeit coin,	-	-	-	- 210
directors, disqualification of,	-	-	-	- 212
loans to, limited,	-	-	-	- 212
not to be paid for indorsing,	-	-	-	- 212
officers of corporations owning stock eligible,	-	-	-	- 226
State directors,	-	-	-	- 213
governor may accept resignation of,	-	-	-	- 213
cashiers to give bonds,	-	-	-	213, 231
not to be treasurer of savings banks, when,	-	-	-	- 220
to publish statement of unclaimed dividends,	-	-	-	- 213
bonds to be recorded,	-	-	-	- 231
bonds to be kept by president,	-	-	-	- 231
quarterly statements to bank commissioners,	-	-	-	- 213
annual returns to bank commissioners,	-	-	-	- 214
examination of by bank commissioners,	-	-	-	- 214
winding up on complaint by State officers,	-	-	-	- 216
on petition of stockholders,	-	-	-	- 216
fraudulent preferences, when contemplating,	-	-	-	- 217
conversion into national banks,	-	-	-	- 217
corporate rights not terminated but suspended,	-	-	-	- 217
stockholders not dissenting become shareholders,	-	-	-	- 218
stockholders not becoming shareholders to be paid,	-	-	-	- 218
rights of holders of non-transferable stock,	-	-	-	- 218
continuance of officers,	-	-	-	- 218
notice to comptroller,	-	-	-	- 219
re-conversion into State banks,	-	-	-	- 219

SAVINGS BANKS:

definition of the term of,	-	-	-	- 222
officers, how many may be officers of bank of discount,	-	-	-	- 220
not to be borrowers or surety for borrowers,	-	-	-	- 221
not to receive compensation for procuring or recommending loans,	-	-	-	221
president, compensation of,	-	-	-	- 220
treasurer to give bonds,	-	-	-	- 221
presidents, directors, or trustees not to be surety on,	-	-	-	- 221
to give notice of meetings,	-	-	-	- 221
bonds to be recorded,	-	-	-	- 231
bonds to be kept by president,	-	-	-	- 231
trustees, names of consenting to loans to be recorded,	-	-	-	- 220
to be individually liable, when,	-	-	-	- 220

SAVINGS BANKS (*Continued*):

corporators, removal of, - - - - -	221
auditors to make sworn statement of condition of, - - - - -	226
offices, vacancies in, how filled, - - - - -	221
* loans and investments, what to be made in, - - - - -	232
personal, not to be made where one person or firm only is holden, -	220
on personal security to one person limited, - - - - -	223
not to be made on real estate situated out of the State, - - - - -	232
exception in favor of Stafford and Stonington savings banks, -	232
rate of interest on, - - - - -	222
upon which interest has been taken in advance validated, - - - - -	222
in manufacturing corporations, - - - - -	230
to ecclesiastical societies, - - - - -	230
deposits, amount from one person limited, - - - - -	220
amount of to be returned to comptroller, - - - - -	228
unclaimed, returns of to be made to comptroller, - - - - -	227
dividends, amount of, regulated, - - - - -	227
discrimination in declaring may be made, - - - - -	225
surplus fund, amount of required to be kept, - - - - -	227
investments, classification of, how made, - - - - -	225
appraisal of real estate when making loans, how made, - - - - -	223
special privileges, laws granting repealed, - - - - -	222
tax, State, amount of and when to be paid, - - - - -	228
United States may be charged to depositors, - - - - -	228
returns to bank commissioners, when and how to be made, - - - - -	229
closing business and distributing assets, laws relating to, - - - - -	221
penalty for violation of laws, - - - - -	220, 221, 228
bank buildings, when may be erected, - - - - -	230

TRUST COMPANIES:

branch offices or agencies prohibited, - - - - -	210
amount of cash and United States bonds to be kept on hand, - - - - -	210
dividends to be declared from net earnings only, - - - - -	210, 212
dividends to be declared by yeas and nays, - - - - -	212
loans to single parties limited, - - - - -	210
not to loan on pledge of their own stock, - - - - -	210
quarterly returns to bank commissioners, - - - - -	213
annual returns to bank commissioners, - - - - -	214
examination by bank commissioners, - - - - -	214
treasurer, duties as to returns, - - - - -	213
to give bonds, - - - - -	231
bonds to be recorded, - - - - -	231
bonds to be kept by president, - - - - -	231
general penalty for breach of laws as to, - - - - -	212
closing business of, - - - - -	230

BANK COMMISSIONERS:

appointment of, - - - - -	215
disqualifications for, - - - - -	215
banks to notify Governor of indebtedness, - - - - -	215
apportionment of salary by comptroller, - - - - -	215
duties and powers, - - - - -	214

BANK COMMISSIONERS (*Continued*):

reports, - - - - -	-	215
returns of banks to, - - - - -	213, 214, 219	
of trust companies to, - - - - -	213, 214	
returns of savings banks to, - - - - -	226, 229	
of receivers to, - - - - -	222	
may wind up unsound banks, - - - - -	216	
and savings banks, - - - - -	221	
examination of banks, - - - - -	214	
of savings banks, - - - - -	214	
of trust companies, - - - - -	214	
with United States bank examiner, when, - - - - -	221	

RECEIVERS:

appointment and duties of, - - - - -	216
penalty for not turning over property to, - - - - -	217
destruction of bills and plates by, - - - - -	216
distribution of assets by, - - - - -	217
returns to be made to bank commissioners, - - - - -	222, 230
to include expenses and estimates of charges, - - - - -	229
penalty for not making, - - - - -	223
limitation of time for presenting claims to, - - - - -	223
to receive proof of, and allow or disallow claims, - - - - -	224
appeals from, when to be made, - - - - -	224
to make inventory of, and appraisal of assets, - - - - -	224
may compromise doubtful claims, - - - - -	224
not to compromise claims against officers without authority of court, - - - - -	224
suits against, when not barred by statute of limitations, - - - - -	225
appointment of, when to dissolve attachments, - - - - -	225
may be appointed by judge of Supreme Court of Errors, when, - - - - -	225
validating doings of, - - - - -	230
fees of, - - - - -	231

UNITED STATES LAW:

insolvent bank not to pay tax, - - - - -	234
tax on savings banks having no capital, - - - - -	234
exemptions from U. S. tax, - - - - -	234

DECISIONS OF SUPREME COURT OF ERRORS:

deposits in trust, - - - - -	235
to the credit of another, - - - - -	235
payment on forged order, - - - - -	236
scaling of, - - - - -	236
set-off, - - - - -	237
treasurer's bond, - - - - -	237

State of Connecticut.

BANK COMMISSIONERS' REPORT.

OFFICE OF THE BANK COMMISSIONERS, }
HARTFORD, January 1, 1881. }

To the General Assembly of the State of Connecticut.

The Bank Commissioners have the honor to submit their annual report, showing the condition of the Savings Banks, Banks of Discount and Trust Companies on the first of October last. The changes during the year have been the organization of the Operatives Savings Bank at New Haven, under a charter granted in 1872, and the passing of the Thompsonville Savings Bank into the hands of a receiver. The number of Savings Banks now doing business is eighty-five, and the following tables give a summary of their assets and liabilities, and other items of interest, together with a comparison of their present condition with that of the previous year :

SUMMARY OF REPORTS.

RESOURCES.	October 1, 1880.	Increase since Oct. 1, 1879.	Decrease since Oct. 1, 1879.
Loans on Real Estate, - - - - -	\$42,791,160.43	.....	\$2,317,642.95
Loans on Stocks and Bonds, - - - - -	1,967,095.36	\$456,159.63	.....
Loans on Personal Security, - - - - -	2,333,113.84	455,984.48	.....
Invested in Bank Stocks, - - - - -	4,260,984.96	559,739.93	.....
Invested in Railroad Stocks and Bonds, - - - - -	2,806,304.03	1,948,900.85	.....
Invested in United States Bonds, - - - - -	7,245,223.07	.....	918,471.77
Invested in State, Town, City, and Corporation Bonds, - - - - -	9,614,628.53	2,482,273.80	.....
Real estate owned, including banking houses, - - - - -	5,397,281.28	438,161.89	.....
Miscellaneous Assets, - - - - -	290,937.55	.....	148,040.87
Cash on hand and in Bank, - - - - -	3,236,929.61	744,777.59	.....
Total Resources, - - - - -	\$79,943,658.66	\$7,085,998.17	\$3,384,155.59

LIABILITIES.	October 1, 1880.	Increase since Oct. 1, 1879.	Decrease since Oct. 1, 1879.
Deposits, - - - - -	\$76,518,570.91	\$3,676,127.52	.....
Interest and Surplus, - - - - -	3,254,565.94	391,378.20	.....
Other Liabilities, - - - - -	170,521.81	.....	\$365,663.14
Total Liabilities, - - - - -	\$79,943,658.66	\$4,067,505.72	\$365,663.14
MISCELLANEOUS ITEMS.			
Number of depositors having \$500 or less, - - -	168,002	9,408	.....
Amount of such deposits, - - - - -	\$20,465,578.59	\$2,050,386.90	.....
Depositors having over \$500 and less than \$1,000, - - -	23,676	856	.....
Amount of such deposits, - - - - -	\$16,128,226.98	\$665,279.09	.....
Depositors having \$1,000 and not over \$2,000, - - -	17,464	.....	460
Am't due depositors having \$1,000 and not over \$2,000, - - -	\$24,185,699.19	.....	\$284,951.30
Depositors having over \$2,000, - - - - -	4,771	.....	112
Amount due depositors having over \$2,000, - - -	\$15,739,066.15	\$1,245,412.53	.....
Total number of depositors, " - - - - -	213,913	9,692	.....
Total amount of deposits, - - - - -	\$76,518,570.91	\$3,676,127.52	.....
Largest amount due a single depositor, - - - - -	\$31,426.87	1,750.26	.....
Number of accounts opened during the year, - - -	34,480	7,810	.....
Number of accounts closed during the year, - - -	23,330	.....	750
Income received during the year, - - - - -	\$4,183,754.88	\$84,370.06	.....
Dividends declared during the year, - - - - -	3,047,014.86	15,848.71	.....
Office expenses, including salaries, - - - - -	207,470.80	.....	\$2,740.71
United States and State taxes, - - - - -	161,174.76	.....	10,611.03
Deposits including interest credited, - - - - -	17,099,871.16	2,551,808.66	.....
Withdrawn during the year, - - - - -	18,418,828.78	.....	802,258.86
Net amount of income from real estate owned, - - -	82,659.05	11,407.32	.....
Amount of assets yielding no income during the year, -	1,653,380.41	.....	188,687.58
Largest amount loaned to one individual, society, or corporation, - - - - -	450,000.00	.....	150,000.00

While this condensed exhibit of the condition of the Savings Banks shows at a glance their prosperous condition, there are some points to which special attention should be called.

There has been an increase of \$3,676,127.52 in the volume of deposits during the year, making the aggregate larger than has ever before been reported, with the exception of the years 1876 and 1877. Undrawn interest, which is semi-annually credited to depositors, undoubtedly contributed largely to make up this amount, but the fact that this interest is not drawn, and is not needed by depositors, is the best evidence that the revival of business interests has brought with it substantial prosperity.

It is particularly gratifying to note the fact in connection with this increase in the volume of deposits, that the number of small depositors has largely increased; there are 9,408 more than last year having less than \$500 each on deposit. The increase in the aggregate amount of deposits in this class is \$2,050,386.90, and as not over \$850,000 could have been credited for interest, at least \$1,200,000 must have been freshly deposited.

The number of depositors is 213,913, nearly six thousand greater than was ever before reported. Over one-third of the

entire population of the State are depositors in our Savings Banks, and the average amount for each depositor is \$357.70.

The dividends declared during the year aggregate \$3,047,014.86, or a fraction over four per cent. upon seventy-five million dollars, which may fairly be considered the dividend basis for the year.

The office expenses, including salaries, are less than one-third of one per cent. of the amount of deposits.

STATE BANKS.

The number of State Banks is the same as for several years past. A resolution of the last General Assembly authorized the Connecticut River Banking Company, whose capital had been reduced \$100,000 in consequence of losses, to increase it to its original amount, subject to the approval of the Bank Commissioners. We approved the increase, provided that not over sixty per cent. of the necessary amount was required to be paid in cash, in accordance with the understanding at the time the resolution was passed. The necessary steps have been taken to make the capital of the Bank \$250,000. The following is a summary of the condition of the State Banks:

ASSETS.		LIABILITIES.	
Loans and Discounts,	\$2,239,785.70	Capital Stock,	\$1,350,000.00
Due from Banks and Bankers,	740,202.71	Due Depositors,	1,520,191.03
United States Bonds,	111,831.07	Due to Banks and Bankers,	435,427.45
Other Bonds and Stocks,	125,202.71	Surplus, Earnings, Profit and	
Specie, Demand Notes, and		Loss, Unpaid Dividends, Sus-	
Cash Items,	174,060.84	pense Account,	208,256.17
Real Estate,	128,812.11	Circulation,	19,494.00
Suspense Account,	8,080.00		
Non-resident Tax and Ex-			
pense Account,	5,393.51		
Total Assets,	\$3,533,368.65	Total Liabilities,	\$3,533,368.65

TRUST COMPANIES.

There has been no change in the number or character of the Trust Companies during the year. Two of the ten are closing up their business, and one of them—the Merchants Loan and Trust Company of Willimantic—as authorized by the last Gen-Assembly, has reduced its capital from \$100,000 to \$51,600.

The following is a condensed statement of the condition of those doing a banking business:

ASSETS.		LIABILITIES.	
Notes Discounted,	\$2,090,113.57	Capital Stock,	\$1,026,600.00
Demand Loans,	333,606.72	Deposits,	2,708,778.25
Mortgage Loans,	403,012.48	Due to Banks and Bankers,	140,948.25
Due from Banks and Bankers,	427,741.90	Surplus, Earnings, Profit and	
Stocks and Bonds,	244,982.59	Loss,	88,182.41
Cash and Cash Items and Over-		Dividends unpaid and all other	
drafts,	131,975.97	liabilities,	4,351.14
Real Estate,	301,104.42		
Expense, Interest, Taxes, etc.,	36,322.40		
Total Assets,	\$3,968,860.05	Total Liabilities,	\$3,968,860.05

The following summary shows the condition of the Trust Companies dealing in real estate securities:

ASSETS.		LIABILITIES.	
Mortgage Loans and Notes,	\$2,309,940.82	Capital Stock,	\$1,650,000.00
Real Estate,	2,114,667.23	Deposits,	29,223.41
Due from Bankers, Cash and		Outstanding Bonds, Certificates	
Cash Items,	156,062.07	and Coupons,	2,831,910.95
Interest due and other claims,	248,572.84	Interest and Sundry Creditors,	67,359.05
Corporation Bonds,	6,100.08	Surplus, Earnings, Dividends	
Expense, Insurance, Taxes, Safe,		unpaid,	\$314,933.08
etc.,	58,083.45		
Total Assets,	\$4,893,426.49	Total Liabilities,	\$4,893,426.49

SUSPENDED BANKS.

At the date of the last report the Dime Savings Bank, Hartford, the Tolland Savings Bank, and the Thompsonville Savings Bank were under injunction.

The Dime Savings Bank has scaled $33\frac{1}{3}$ per cent. of its deposits, and opened its doors for business, the injunction having been removed on the 7th of December. Its assets, and the security for its mortgage loans, were carefully appraised by three judicious and disinterested citizens of Hartford, and their report was the basis for determining the amount necessary to be scaled to render the bank solvent. It is believed to be just to both depositors and the bank. Three-fifths of the deposits are pledged to remain with the bank for eighteen months, and there is cash on hand sufficient to meet all other liabilities.

The injunction was removed from the Tolland Savings Bank

on the 31st December, there being no loss to depositors except of interest during the suspension of business.

To enable its affairs to be legally closed, the Thompsonville Savings Bank was placed in the hands of a receiver on the 7th of April last. It had previously paid seventy-five per cent. to depositors.

REPORTS OF RECEIVERS.

The reports of the Receivers of the Townsend Savings Bank, New Haven, and of the Willimantic Trust Company, show that in each case some of the assets have, during the year, been converted into cash—otherwise no change since last report.

The receiver of the Thompsonville Savings Bank reports assets of the par value of \$19,539.15, and an estimated value of \$16,699.15. As the liabilities of the bank, including expenses of settling, are but about \$18,000, the loss to depositors is small—not over three per cent. of the deposits. The receiver expects to close his trust early in the spring.

DIVIDENDS.

The following table shows the number of savings banks paying different rates of dividend, the percentage paid, and the aggregate of deposits in each class on the 1st of October, 1879 and 1880:

Per cent. of Dividend.	Number of Banks, 1880.	Number of Banks, 1879.	Amount of Deposits, 1880.	Amount of Deposits, 1879.
6	1	2	\$398,455.00	\$247,266.87
5	28	35	13,847,773.60	17,530,310.47
5½	1	1	227,046.72	1,262,410.34
4¾	..	3	.....	260,399.59
4½	15	26	14,917,908.24	27,923,770.11
4¼	2	..	1,264,132.70	.....
4	31	12	45,088,939.97	23,872,458.83
3½	1	..	92,659.87	.....
2½	1	1	119.71	690,489.74
2	2	1	35,989.73	43,778.59
None.	3	5	645,545.37	1,011,558.85
	85	86	\$76,518,570.91	\$72,842,443.39

DEPOSITS.

But few of the banks receive deposits from one individual to the full amount authorized by law, and some of them decline to receive anything from persons known to be abundantly able

to care for their own property. As long as savings banks continue to pay dividends greater than can be realized upon government and other bonds, so long will they be pressed to receive large sums, if not from one individual directly, in smaller amounts from different members of the same family, as is often done, making in the whole an aggregate larger than could be received as a single deposit. Should the rate of interest upon first-class investments continue to rule low, its effect upon the savings banks will, ere long, have to be seriously considered. The banks were organized to encourage the saving of small sums and to care for the funds of those who have not the business knowledge and ability to invest it themselves, and this class should first be considered. One gentleman informed us, not long since, that he had deposits in over forty different savings banks in this and in neighboring states. Deposits of this class, and of people who desire to place money where it will escape taxation and yield a good rate of interest, should be discouraged. A graded rate of interest, if adopted or made obligatory, paying less to the large than to the small depositors, as is now authorized by law, and as is done in a few instances, might to some extent keep deposits within their proper and intended limit.

LOANS ON REAL ESTATE.

There has been a decrease, during the year, of \$2,317,642.95 in loans secured by mortgage upon real estate. As \$438,161.89 of this amount has been transferred to real estate owned, the net reduction of this class of security amounts to \$1,879,481.06. The fact stated last year, that in some localities there was no call upon the banks for loans upon real estate, still continues. In many cases public institutions, not hampered by the restrictions imposed upon savings banks, have made larger loans than the banks can lawfully do upon desirable property, and at a lower interest than bank rates; and never more than at present was private capital seeking mortgage investment. The banks are practically debarred from making good real estate loans, and compelled to invest in securities paying less than six per cent., which necessarily reduces the aggregate of income received, and if long continued must affect dividend rates.

INVESTMENT IN RAILROAD BONDS.

The act passed by the last General Assembly authorizing investment in certain classes of railroad bonds has proved of great service to those savings banks having large sums to invest, and has been taken advantage of as well by some of the smaller banks. Bonds coming within the scope of the law are in demand by careful investors, and command a high price in the market. Taking into account the length of time they have to run, they yield an income of from four to five per cent., rarely over the latter figure. First mortgage bonds of the following roads have been purchased:

New London Northern.	Norwich & Worcester.
Shore Line.	Chicago & Alton.
New York Central & Hudson River.	Chicago, Rock Island & Pacific.
New York & Harlem.	Chicago, Burlington & Quincy.
Morris & Essex.	Pittsburg, Fort Wayne & Chicago.
Buffalo, New York & Erie.	Joliet & Chicago.
Rensselaer & Saratoga.	Columbus & Xenia.
Albany & Susquehanna.	Jeffersonville, Madison & Indianapolis.
United New Jersey R. R. & Canal Co.	Terre Haute & Indianapolis.

In a few instances, as will be seen by the detailed reports, investments have been made in bonds not authorized by the statute, the information relied upon in making the purchase not being accurate. In all such cases we have directed a change, which has been promptly made.

It would be impossible to frame a general law governing investment in railroad or other bonds, without ruling out some perfectly safe securities, and such is the operation of the present statute. We are satisfied, however, that the provision limiting investments to first mortgage bonds of roads that have regularly paid dividends on their capital stock, for a specified number of years, is a wholesome one and should not be changed.

REAL ESTATE.

The real estate other than banking-houses owned by the savings banks, amounts to \$4,913,017—an increase during the year of \$438,000. The care of this property introduces a new feature into the management of savings banks, and one probably more annoying than all the other business combined. Most of this property came into possession of the banks out of repair and with

liens upon it for taxes. Putting it into tenantable condition and clearing off incumbrances has consumed no inconsiderable portion of the receipts, so that the net income is not as great as it is reasonable to suppose it will be in the future—it amounted during the year to but little more than one and a-half per cent. upon its cost. Real estate is slow to recover from a decline occasioned by general business depression, but such recovery has always come in the past, and the low and rather lessening rate of interest which first-class personal securities yield, must, ere long, cause capitalists to turn their attention to real estate as affording a safe investment with satisfactory returns. While it is not desirable that savings banks should hold real estate as an investment, better results will be obtained in disposing of what they have by not forcing it to a sale—a policy which is generally being pursued.

COMMERCIAL PAPER.

Owing to the difficulty of satisfactorily re-investing matured obligations and the accumulations of undrawn interest, a few of the savings banks have to some extent converted themselves into banks of discount, and carry quite a line of foreign commercial paper. It was not intended, we are confident, that savings banks should use their funds in this way, but there is no statutory provision against it. Loaning out of the State upon mortgage security is against law, but the statute does not forbid loans upon endorsed notes, with no security other than names, and where both principal and endorser are not and never were residents in the State, and such paper is held by several of the Savings Banks.

TREASURERS' BONDS.

Acting upon a suggestion in our last annual report, a law was passed requiring the bonds of treasurers to be recorded upon the books of the several banks, so that they could be examined by the Bank Commissioners. As we had reason to believe was the case, very many have been found defective—over one-fourth of the entire number. It was quite natural to suppose that bonds for the faithful discharge of duty “for and during the time he shall hold the said office of treasurer,” “so long as he shall continue to hold the said office,” “during and as long as he shall hold the office of said treasurer,” and other similar forms of ex-

pression, were continuous bonds, but the highest court in this State has decided that in the case of an annually elected or appointed officer, the liability of a surety on a bond so reading is only for the year during which it is given. In one instance we found a bond of this character which had been worthless for more than twenty years. In all cases of defective bonds we have required that new ones be given.

While a bank should not rely upon a bond as a guaranty for the faithful discharge of duty, but rather select officers of well-known integrity who will be as trustworthy without as with a bond, so long as one is required it should be a good one.

CONCLUSION.

The marked feature of the year, in connection with the Savings Banks in Connecticut, has been the large increase, previously alluded to, in the number and aggregate amount of the small deposits. A comparison of these items with the corresponding ones in the reports of several preceding years shows the remarkable character of this increase. In the three years from October, 1876, to October, 1879, the gain in number in this class was but 544, while in the single year ending on the 1st of October last the gain over the preceding year was 9,408. The average amount due each of these small depositors in 1876 was \$125; in 1877, \$135; in 1878, \$119; in 1879, \$117; and in 1880, with the large increase of over two million dollars in the amount of deposits in this class, the average for each depositor was but \$122. It is to be regretted that there are no statistics to show the social condition of these depositors, but we think there are unmistakable indications that they are largely artisans, who, with the revival of business, are earning more than sufficient to meet their expenses, and with the proverbial thrift of New England mechanics, place the surplus where it will not only accumulate, but be available in time of need. Over three-fourths of this increase in the number of depositors, with less than \$500 each on deposit, is in banks located in ten towns and cities largely engaged in manufacturing, viz.:

No. of Banks. Increase.			No. of Banks. Increase.		
Bridgeport,	4	1688	Meriden,	2	445
Hartford,	3	1301	Willimantic,	2	437
New Haven,	4	1142	New Britain,	1	312
Waterbury,	2	736	Norwalk,	3	303
Danbury,	2	555			
Stamford,	2	447	Total,	25	7,366

Some of the smaller banks in manufacturing localities exhibit the same gratifying increase in deposits of this class. In Thomaston the increase is 288, with a total of 868 depositors; in Naugatuck 121, with a total of 425 depositors—in fact there are but ten banks in the state which do not show an increase in the number of small depositors.

The increased activity in the industries of the State has largely benefited the savings banks—interest is more promptly paid than for several years past, and in many instances arrearages have been adjusted upon loans where at one time it was feared the property held as security would come into possession of the banks. These improvements are very marked.

We have been gratified to note the care and attention which is given by the officers of the savings banks to every detail of business. The difficulty of making suitable investments, and the care of real estate, make their duties arduous and perplexing, and greater than ever before—but they are discharged with intelligence and zeal, and with an economy deserving special mention.

WM. FAXON,	}	<i>Bank</i> <i>Commissioners.</i>
JAMES W. HYATT,		

REPORTS OF SAVINGS BANKS,

October 1, 1880.

BERLIN SAVINGS BANK, KENSINGTON.

JOHN NORTON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$64,856.15	Loans on Real Estate, - -	\$48,968.00
Surplus Account, - - -	1,776.10	Loans on Stocks and Bonds, -	1,700.00
Interest Account, - - -	1,441.69	Loans on Personal Security, -	500.00
		United States Bonds, - -	1,021.25
		Town Notes, - - -	5,000.00
		Bank Stocks, - - -	9,044.50
		Cash in Bank, - - -	1,511.51
		Cash on hand, - - -	328.68
Total Liabilities, - - -	\$68,073.94	Total Assets, - - -	\$68,073.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 1,000.00	1,021.25	1,070.00
TOWN NOTES.			
Town of Berlin, - - - - -	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
12 shares Farmers & Mechanics, Hartford, -	1,200.00	1,368.00	1,500.00
10 " First National, " - -	1,000.00	1,012.50	1,210.00
33 " Conn. River Banking Co., " - -	990.00	1,089.00	1,254.00
7 " National Exchange, " - -	350.00	476.00	518.00
44 " City National, " - -	4,400.00	4,555.50	4,400.00
1 " American National, " - -	50.00	68.50	70.00
5 " Middletown National, - -	375.00	475.00	375.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 240; total amount, \$23,676.98
2. Number of depositors having over \$500 and less than \$1,000, - - - 29; total amount, 19,251.66
3. Number of depositors having \$1,000 and not over \$2,000, - - - 17; total amount, 21,927.51
4. Number of depositors having over \$2,000, - - 00; total amount, 0.00
5. Total number of depositors, - - - 286; total deposits, \$64,856.15
6. Largest amount due a single depositor, \$1,981.53.
7. Number of accounts opened during the year, 52; number closed, 22.
8. Amount of income received during the year, \$3,634.16.
9. Amount of dividends declared during the year, \$2,725.97.
10. Amount deposited, including interest credited the past year, \$19,785.37.
11. Amount withdrawn during the year, \$9,174.40.
12. Increase of deposits the past year, \$10,610.97.
13. Amount carried to surplus or profit and loss during the year, \$773.25.
14. Rate of dividend the last year, 5 per cent.; paid January 1st and July 1st.

BERLIN SAVINGS BANK—CONTINUED.

15. State tax paid during the past year, \$12.86 ; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$100.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to any one individual, company, society, or corporation, \$5,000.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, Alfred North ; Treasurer, John Norton ; Trustees, Alfred North, Henry N. Galpin, William H. Risley, J. T. Hart, Edward E. Stevens, John Norton, William Bulkley.

BRIDGEPORT SAVINGS BANK.

CHAS. P. PORTER, Treasurer.

Incorporated, 1842.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.	ASSETS.
Whole Amount of Deposits, \$3,086,577.67	Loans on Real Estate, - - \$1,931,271.00
Surplus Account, - - 120,860.21	Loans on Stocks and Bonds, 32,625.00
Interest Account, - - 63,986.74	United States Bonds, - - 616,016.87
Excess of premium paid, - 22,854.59	Town, City, and Corp'n Bonds, 240,537.72
	School District Notes, - - 6,000.00
	Railroad Bonds, - - - 7,280.00
	Bank Stocks, - - - 47,644.00
	Real Estate by Foreclosure, - 77,181.68
	Banking House, - - - 57,735.59
	Real Estate, Wisconsin, - 6,000.00
	Cash in Bank, - - - 270,936.89
	Cash on hand, - - - 1,050.46
Total Liabilities, - - \$3,294,279.21	Total Assets, - - - \$3,294,279.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 153,000.00	164,620.00	159,693.75
6s of 1881, coupon, - - - - -	40,000.00	40,000.00	41,750.00
5s of 1881, registered, - - - - -	100,000.00	103,000.00	102,500.00
4s of 1907, registered, - - - - -	305,000.00	307,196.87	328,256.25
4s of 1907, coupon, - - - - -	1,200.00	1,200.00	1,303.50
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport Town, 6 per cent., - - -	7,500.00	7,500.00	8,062.50
“ “ 4½ “ - - - - -	39,000.00	40,335.22	40,950.00
Middletown “ 6 “ - - - - -	1,000.00	954.00	1,170.00
Fairfield “ 6 “ - - - - -	37,000.00	38,327.50	41,440.00
Hartford “ 4½ “ - - - - -	60,000.00	61,650.00	63,000.00
Danbury “ 5 “ - - - - -	20,000.00	20,732.00	21,200.00
Bridgeport City, 5 “ - - - - -	60,000.00	60,912.00	70,800.00
New Haven “ 7 “ - - - - -	10,000.00	10,127.00	12,600.00
SCHOOL DISTRICT NOTES.			
Newfield School District, West Stratford, - -	6,000.00	6,000.00	6,000.00
RAILROAD BONDS.			
Milwaukee & St. Paul, 8 per cent., - - -	5,000.00	5,000.00	6,500.00
New York & Harlem, - - - - -	2,280.00	2,280.00	2,280.00
BANK STOCKS.			
20 Shares Park National, New York, - -	2,000.00	2,000.00	2,520.00
15 “ Metropolitan Nat'l, “ - - -	1,500.00	1,500.00	2,250.00
20 “ Hanover, “ - - - - -	2,000.00	2,000.00	2,300.00
26 “ Gallatin, “ - - - - -	1,300.00	1,300.00	1,794.00
40 “ American Exchange, “ - - -	4,000.00	4,000.00	4,720.00
50 “ Commerce, “ - - - - -	5,000.00	5,000.00	7,100.00

BRIDGEPORT SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.					PAR VALUE.	CGST.	MARKET VALUE.
8 shares	State,	New York,	-	-	\$ 800.00	800.00	904.00
140	"	Chatham,	"	-	3,500.00	3,500.00	3,850.00
51	"	Phenix,	"	-	1,020.00	1,020.00	1,020.00
52	"	Manuf. and Merchts,	"	-	624.00	624.00	In liquidation.
15	"	Continental,	"	-	1,500.00	1,500.00	1,725.00
66	"	Merchants,	"	-	3,300.00	3,300.00	4,224.00
30	"	Imp's and Traders,	"	-	3,000.00	3,000.00	7,500.00
6	"	Shoe and Leather,	"	-	600.00	600.00	780.00
30	"	Ætna, Hartford,	-	-	3,000.00	3,000.00	3,900.00
70	"	Connecticut,	Bridgeport,	-	7,000.00	7,000.00	9,800.00
10	"	City,	"	-	1,000.00	1,000.00	1,300.00
45	"	First National,	"	-	4,500.00	4,500.00	7,650.00
20	"	Pequonnock,	"	-	2,000.00	2,000.00	2,400.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 6,310; total amount, \$879,327.67
2. Number of depositors having over \$500 and less than \$1,000, - - - 943; total amount, 664,933.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - 784; total amount, 1,144,893.00
4. Number of depositors having over \$2,000, - 134; total amount, 397,424.00
5. Total number of depositors, - - - 8,171; total deposits, \$3,086,577.67
6. Largest amount due a single depositor, \$6,648.
7. Number of accounts opened during the year, 1,305; number closed, 897.
8. Amount of income received during the year, \$162,120.55.
9. Amount of dividends declared during the year, \$137,150.98.
10. Amount deposited, including interest credited, the past year, 474,001.02.
11. Amount withdrawn during the year, \$493,850.05.
12. Decrease of deposits the past year, \$19,849.03.
13. Amount carried to surplus or profit and loss during the year, \$16,982.34.
14. Rate of dividend the last year, 4½ per cent.; paid January and July.
15. State tax paid during the past year, \$7,010.96; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$6,243.12.
17. Net amount of income during the year from real estate owned, \$2,093.47.
18. Amount of assets yielding no income during the year, Real Estate, \$6,256.00; Bank Stock, \$624.00.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$40,000.
21. Date of annual meeting for choice of officers, June.

OFFICERS.—President, E. S. Hawley; Treasurer, Chas. P. Porter; Directors or Trustees, S. C. Trubee, L. W. Clark, A. E. Joy, C. Thompson, E. Birdsey, P. Conrad, T. B. DeForest, W. R. Higby, Edw. Sterling, F. B. Hawley, J. Bartram, W. H. Perry, Dr. D. H. Nash, C. P. Porter.

BRISTOL SAVINGS BANK.

MILES L. PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.	ASSETS.
Whole amount of Deposits, - \$500,146.37	Loans on Real Estate, - - \$365,889.00
Surplus and Interest Account, 24,414.10	Loans on Stocks and Bonds, 10,000.00
	Loans on Personal Security, 6,225.00
	United States Bonds, - - 10,900.00
	Town, City, and Corp'n Bonds, 23,910.00
	School District Orders, - 695.00
	Bank Stocks, - - - 82,718.00
	Banking House, - - - 8,000.00
	Cash in Bank, - - - 14,128.12
	Cash on hand, - - - 2,095.35
Total Liabilities, - - - \$524,560.47	Total Assets, - - - \$524,560.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - - \$	10,000.00	9,975.00	10,900.00
TOWN, CITY, AND CORPORATION BONDS.			
Hartford Town Bonds, 4½ per cent., - - -	11,000.00	11,412.50	11,660.00
Brooklyn City Bonds, - - - - -	6,000.00	6,750.00	6,750.00
Cincinnati City Bonds, - - - - -	5,000.00	5,475.00	5,500.00
SCHOOL DISTRICT ORDERS.			
Bristol First School District, - - - -	500.00	500.00	500.00
Bristol Eighth School District, - - - -	195.00	195.00	195.00
BANK STOCKS.			
20 shares Fourth National, New York, - - -	2,000.00	2,240.00	2,240.00
25 " New Britain National, New Britain, - -	2,500.00	3,250.00	3,250.00
60 " Bristol " Bristol, - - -	6,000.00	6,000.00	6,300.00
12 " Central " Middletown, - - -	900.00	1,272.00	1,272.00
5 " First " Portland, - - -	500.00	565.00	565.00
8 " Ætna " Hartford, - - -	800.00	960.00	1,064.00
7 " City " " - - -	700.00	714.00	714.00
11 " Charter Oak " " - - -	1,100.00	1,375.00	1,430.00
289 " American " " - - -	14,450.00	18,174.00	20,330.00
20 " Mercantile " " - - -	2,000.00	2,440.00	2,700.00
53 " First " " - - -	5,300.00	7,290.00	6,360.00
44 " Hartford " " - - -	4,400.00	6,600.00	7,348.00
10 " Farmers & Mechanics National, Hartford,	1,000.00	1,140.00	1,250.00
60 " National Exchange, Hartford, - - -	3,000.00	4,000.00	4,350.00
15 " Tradesmen's National, New Haven, - -	1,500.00	2,250.00	2,250.00
61 " Yale " " - - -	6,100.00	7,200.00	6,405.00
5 " Merchants " " - - -	300.00	325.00	325.00
10 " First " West Meriden, - - -	1,000.00	1,100.00	1,100.00
13 " Home " " - - -	1,300.00	1,530.00	1,560.00
25 " First " Norwich, - - -	2,500.00	2,750.00	2,750.00
15 " Deep River " Deep River, - - -	1,500.00	2,100.00	2,100.00
30 " Pahquioque " Danbury, - - -	3,000.00	3,630.00	3,690.00
9 " Rockville " Rockville, - - -	900.00	990.00	990.00
25 " Conn. Trust & Safe Deposit Co., Hartford,	2,500.00	2,325.00	2,375.00

BRISTOL SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

- | | | | |
|-----|---|-----------|--------------------------------------|
| 1. | Number of depositors having \$500 or less, | - | 1,768 ; total amount, \$176,920.54 |
| 2. | Number of depositors having over \$500 and less than \$1,000, | - - - - - | 187 ; total amount, 135,626.33 |
| 3. | Number of depositors having \$1,000 and not over \$2,000, | - - - - - | 111 ; total amount, 156,954.53 |
| 4. | Number of depositors having over \$2,000, | - | 13 ; total amount, <u>30,644.97</u> |
| 5. | Total number of depositors, | - - - - - | 2,079 ; total deposits, \$500,146.37 |
| 6. | Largest amount due a single depositor, | | \$3,952.71. |
| 7. | Number of accounts opened during the year, | | 490 ; number closed, 207. |
| 8. | Amount of income received during the year, | | \$27,958.77. |
| 9. | Amount of dividends declared during the year, | | \$21,032.03. |
| 10. | Amount deposited, including interest credited, the past year, | | \$183,017.64. |
| 11. | Amount withdrawn during the year, | | \$100,254.61. |
| 12. | Increase of deposits the past year, | | \$82,763.03. |
| 13. | Amount carried to surplus or profit and loss during the year, | | nothing. |
| 14. | Rate of dividend the last year, | | 5 per cent. ; paid January and July. |
| 15. | State tax paid during the past year, | | \$823.42 ; U. S. tax, nothing. |
| 16. | Total office expenses the past year, including salaries, | | \$1,434.07. |
| 17. | Net amount of income during the year from real estate owned ; owned no real estate. | | |
| 18. | Amount of assets yielding no income during the year, | | \$3,000. |
| 19. | Are all loans upon real estate secured by first mortgage ? | | Yes. |
| 20. | Largest amount loaned to one individual, company, society, or corporation, | | \$10,000. |
| 21. | Date of annual meeting for choice of officers, | | third Monday in July. |

OFFICERS.—President, Henry A. Seymour ; Treasurer, Miles L. Peck ; Directors or Trustees, William W. Carter, Henry A. Mitchell, Samuel P. Newell, N. Taylor Baldwin, Laporte Hubbell, John H. Sessions, Nathan L. Birge, Julius R. Mitchell, Edward N. Pierce, Henry Beckwith.

BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$376,240.83	Loans on Real Estate, - -	\$139,495.00
Surplus Account, - - -	6,000.00	United States Bonds, - -	12,000.00
Interest Account, - - -	381.34	State Bonds, - - -	1,500.00
Rent Account, - - -	50.36	Town, City, and Corp'n Bonds,	89,605.00
Suspense Account, - - -	800.00	Railroad Bonds, - - -	47,400.00
		Bank Stocks, - - -	8,380.00
		Real Estate by Foreclosure, -	63,646.29
		Taxes, and Expenses on Real Est.,	3,676.22
		Expense Account, - - -	135.92
		Premium Account, - - -	6,512.50
		Cash in Bank, - - -	8,588.31
		Cash on hand, - - -	2,533.29
Total Liabilities, - - -	\$383,472.53	Total Assets, - - -	\$383,472.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 12,000.00	12,345.00	13,020.00
STATE BONDS.			
State of Connecticut 6s of 1885, - - - -	1,500.00	1,500.00	1,605.00
TOWN, CITY, AND CORPORATION BONDS.			
Newton, Mass., 6s, Water Loan, 1905,	10,000.00	10,525.00	12,000.00
Cambridge, " 6s, Funding " 1883,	4,000.00	4,080.00	4,640.00
Brooklyn, N. Y., 7s, B. & N. Y. Bridge, 1906,	5,000.00	5,456.25	6,250.00
New York, " 7s, Croton Aqueduct, 1900,	10,000.00	11,900.00	12,800.00
" " 7s, Sinking Fund, 1883,	10,000.00	10,825.00	10,500.00
Providence, R. I., 4½s, High St. School, 1881 to 1883,	14,000.00	14,547.50	14,547.50
Meriden, Conn., 6s, Improvement, 1893,	10,000.00	10,350.00	12,000.00
Hartford, " 6s, Capitol, 1897,	7,000.00	7,000.00	8,400.00
Lawrence, Mass., 6s, Water Loan, 1890,	3,000.00	3,315.00	3,450.00
Lynn, " 6s, General " 1891,	2,000.00	2,210.00	2,320.00
Boston, " 5s, City " 1885,	6,000.00	6,285.00	6,255.00
Cleveland, Ohio, 6s, Street Improvement, 1883,	3,000.00	3,120.00	3,172.50
Essex, Conn., 4½s, General Loan, 1900,	5,000.00	5,200.00	5,250.00
RAILROAD BONDS.			
Providence & Worcester, 6 per cent., 1897, - -	10,000.00	11,500.00	11,600.00
Norwich & Worcester, 6 " 1897, - -	10,000.00	11,600.00	11,800.00
Chicago & Alton, 7 " 1893, - -	20,000.00	24,300.00	25,000.00
BANK STOCKS.			
72 shares Windham Co. Nat. Bank, Brooklyn, -	7,200.00	8,520.00	8,640.00
10 " First Nat. Bank, Killingly, - -	1,000.00	1,200.00	1,200.00

BROOKLYN SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, - - -	737 ;	total amount,	\$103,550.62
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	154 ;	total amount,	102,758.55
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	95 ;	total amount,	122,371.46
4.	Number of depositors having over \$2,000, - - -	19 ;	total amount,	47,560.20
5.	Total number of depositors, - - - - -	1,005 ;	total deposits,	\$376,240.83
6.	Largest amount due a single depositor,	\$4,344.61.		
7.	Number of accounts opened during the year,	150 ;	number closed,	116.
8.	Amount of income received during the year,	\$16,975.97.		
9.	Amount of dividends declared during the year,	\$13,787.18.		
10.	Amount deposited, including interest credited, the past year,	\$74,253.98.		
11.	Amount withdrawn during the year,	\$45,194.01.		
12.	Increase of deposits the past year,	\$29,059.97.		
13.	Amount carried to surplus or profit and loss during the year,	\$3,002.76.		
14.	Rate of dividend the last year, 4 per cent. ;	paid March and September.		
15.	State tax paid during the past year,	\$570.80 ;	U. S. tax,	nothing.
16.	Total office expenses the past year, including salaries,	\$1,154.87.		
17.	Net amount of income during the year from real estate owned,	\$1,503.42.		
18.	Amount of assets yielding no income during the year,	\$22,570.19.		
19.	Are all loans upon real estate secured by first mortgage?	Yes.		
20.	Largest amount loaned to one individual, company, society, or corporation,	\$10,000.		
21.	Date of annual meeting for choice of officers,	third Wednesday in July.		

OFFICERS.—President, Wm. Woodbridge ; Vice-President, Frank E. Baker ; Treasurer, Clarence A. Potter ; Directors or Trustees, Enos L. Preston, James C. Palmer, Wm. H. Putnam, Lewis Searles, John Franklin, Albert Day, John P. Wood ; Auditors, Willard Day, Cosmer A. Young.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$60,040.88	Loans on Real Estate, -	\$28,610.00
Surplus Account, -	2,500.00	Loans on Stocks and Bonds, -	1,285.95
Interest Account, -	1,291.98	Loans on Personal Security, -	6,534.30
		United States Bonds, -	3,776.51
		State Bonds, -	2,174.80
		Town, City, and Corp'n Bonds, -	2,147.50
		Town, City, and Borough Orders, -	2,900.00
		Railroad Bonds, -	2,377.50
		Bank Stocks, -	6,160.12
		Cash in Bank, -	4,373.15
		Cash on Hand, -	3,493.03
Total Liabilities, -	\$63,832.86	Total Assets, -	\$63,832.86

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 2,000.00	2,402.50	2,100.00
4s of 1907, registered, - - - - -	300.00	316.50	322.50
4s of 1907, coupon, - - - - -	1,000.00	1,057.50	1,075.00
STATE BONDS.			
Missouri, - - - - -	2,000.00	2,174.80	2,174.80
TOWN, CITY, AND CORPORATION BONDS.			
St. Louis City, - - - - -	2,000.00	2,147.50	2,147.50
TOWN, CITY, AND BOROUGH ORDERS.			
North Canaan Town Orders, - - - - -	2,900.00	2,900.00	3,045.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, - - - - -	2,000.00	2,377.50	2,470.00
BANK STOCKS.			
10 shares Central National, New York, - - -	1,000.00	997.50	1,160.00
10 " Fourth " " - - -	1,000.00	1,072.50	1,150.00
31 " American Exchange, " - - -	3,100.00	3,503.87	3,689.00
5 " Metropolitan, " - - -	500.00	586.25	755.00

MISCELLANEOUS ITEMS.

- Number of depositors having \$500 or less, - - 263; total amount, \$36,234.81
- Number of depositors having over \$500 and less than \$1,000, - - - - 20; total amount, 4,159.76
- Number of depositors having \$1,000 and not over \$2,000, - - - - 13; total amount, 17,640.52
- Number of depositors having over \$2,000, - - 1; total amount, 2,005.79
- Total number of depositors, - - - - 297; total deposits, \$60,040.88

CANAAN SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,005.79.
7. Number of accounts opened during the year, 84; number closed, 41.
8. Amount of income received during the year, \$3,109.33.
9. Amount of dividends declared during the year, \$1,812.32.
10. Amount deposited, including interest credited, the past year, \$38,466.89.
11. Amount withdrawn during the year, \$25,998.01.
12. Increase of deposits the past year, \$12,468.88.
13. Amount carried to surplus or profit and loss during the year, \$845.
14. Rate of dividend the last year, 4 per cent.; paid, April and October.
15. State tax paid during the past year, \$3.80; U. S. tax, 68 cents.
16. Total office expenses the past year, including salaries, \$281.33.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? As far as can be ascertained
20. Largest amount loaned to one individual, company, society, or corporation, \$2,600.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Frederick Watson; Treasurer, Joseph W. Peet; Directors or Trustees, N. C. Ward, Geo. W. Cowdny, Jay A. Underwood.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$3,139,239.72	Loans on Real Estate, -	\$1,261,358.00
Surplus Account, - - -	16,000.00	Loans on Stocks and Bonds,	305,525.00
Interest Account, - - -	6,859.65	Loans on Personal Security,	33,771.24
Rent Account, - - -	756.52	United States Bonds, - -	545,725.00
Premium Account, - - -	4,987.50	Town and City Bonds, - -	178,142.50
Profit and Loss, - - -	88,293.42	Town Orders, - - -	10,000.00
		Railroad Bonds, - - -	439,290.60
		Bank Stocks, - - -	93,900.00
		Real Estate by Foreclosure, -	282,585.75
		Banking House, - - -	23,450.00
		Insurance and Tax Account,	2,047.06
		Expense Account, - - -	571.26
		Cash in Thames Nat. Bk., Norwich,	25,994.84
		“ Continental “ N. York,	38,011.18
		“ Second “ Norwich,	13,897.46
		Cash on hand, - - -	1,866.92
Total Liabilities, - -	\$3,256,136.81	Total Assets, - - -	\$3,256,136.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 60,000.00	61,800.00	65,400.00
4s of 1907, “ - - - - -	475,000.00	483,925.00	513,000.00
TOWN AND CITY BONDS.			
Town of New Haven 6s, 1889, - - - -	20,000.00	20,000.00	21,600.00
“ “ Old Saybrook 5s, 1894, - - - -	25,200.00	25,200.00	25,756.00
“ “ Vernon 6s, 1881-87, - - - -	35,000.00	35,000.00	36,050.00
City “ Cincinnati Gold 6s, 1906, - - -	46,000.00	50,092.50	52,440.00
“ “ “ Currency 6s, 1909, - - -	10,000.00	10,800.00	11,400.00
“ “ Norwich Sinking Fund 5s, 1907, - -	10,000.00	10,550.00	10,550.00
District of Columbia Funding 5s, 1899, - -	25,000.00	26,500.00	26,500.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Norwich, - - - - -	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Joliet & Chicago 8s of 1882, - - - -	29,000.00	29,000.00	30,015.00
Peoria & Oquawka 8s of 1882, - - - -	3,000.00	3,000.00	3,150.00
Louisiana & Missouri River 7s of 1900, - -	100,000.00	90,000.00	112,000.00
St. Louis, Jacksonville & Chicago 7s of 1894, -	150,000.00	142,500.00	172,500.00
Cin., Hamilton & Dayton Consolidated 6s of 1905,	5,000.00	5,000.00	5,300.00
Chic., Burlington & Quincy Sinking Fund 5s of 1901,	23,000.00	23,575.00	23,575.00
Chicago & Alton Sinking Fund 6s of 1903, - -	35,000.00	39,200.00	40,250.00
Norwich & Worcester 6s of 1897, - - -	79,000.00	94,015.60	94,800.00
New York Central & Hudson River 7s of 1903, -	10,000.00	13,000.00	13,000.00

CHELSEA SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.					PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.							
120 shares	Fourth National, New York,	-	-	\$	12,000.00	12,000.00	13,500.00
37 "	Ninth " " "	-	-		3,700.00	3,700.00	3,959.00
66 "	Central " " "	-	-		6,600.00	6,600.00	7,722.00
30 "	Importers & Traders National, New York,				3,000.00	3,000.00	7,500.00
50 "	Nassau, " "				5,000.00	5,000.00	5,000.00
10 "	Corn Exchange, " "				1,000.00	1,000.00	1,480.00
100 "	American Exchange National, " "				10,000.00	10,000.00	11,900.00
80 "	Merchants " " "				4,000.00	4,000.00	4,000.00
275 "	Phenix " " "				5,500.00	5,500.00	5,335.00
50 "	Hanover " " "				5,000.00	5,000.00	5,750.00
25 "	Shoe & Leather " " "				2,500.00	2,500.00	3,250.00
100 "	Continental " " "				10,000.00	10,000.00	11,500.00
100 "	Dry Goods " " "				1,750.00	1,750.00	500.00
50 "	Thames " Norwich,				5,000.00	5,000.00	6,750.00
70 "	Second " " "				7,000.00	7,000.00	7,840.00
67 "	Uncas " " "				3,350.00	3,350.00	3,517.50
35 "	Shetucket " " "				3,500.00	3,500.00	4,025.00
125 "	Merchants " " "				5,000.00	5,000.00	3,750.00

MISCELLANEOUS ITEMS.

- Number of depositors having \$500 or less, - 3,058; total amount, \$500,480.43
- Number of depositors having over \$500 and less than \$1,000, - - - - 810; total amount, 569,899.07
- Number of depositors having \$1,000 and not over \$2,000, - - - - 729; total amount, 1,025,665.81
- Number of depositors having over \$2,000, - 303; total amount, 1,043,194.41
- Total number of depositors, - - - - 4,900; total deposits, \$3,139,239.72
- Largest amount due a single depositor, \$26,284.90.
- Number of accounts opened during the year, 638; number closed, 557.
- Amount of income received during the year, \$182,845.37.
- Amount of dividends declared during the year, \$120,317.56.
- Amount deposited, including interest credited, the past year, \$583,509.09.
- Amount withdrawn during the year, \$463,933.25.
- Increase of deposits the past year, \$119,575.84.
- Amount carried to surplus or profit and loss during the year, \$37,941.86 to profit and loss; \$4,267.64 to surplus.
- Rate of dividend the last year, 4 per cent.; paid March and September.
- State tax paid during the past year, \$6,526.84; United States tax, none.
- Total office expenses the past year, including salaries, \$6,311.72.
- Net amount of income during the year from real estate owned, \$8,220.80.
- Amount of assets yielding no income during the year, \$39,886.66.
- Are all loans upon real estate secured by first mortgage? Yes.
- Largest amount loaned to one individual, company, society, or corporation, \$125,000, on real estate.
- Date of annual meeting for choice of officers, third Wednesday in September.

OFFICERS.—President, Lorenzo Blackstone; Vice-Presidents, Henry Bill, John F. Slater, John T. Wait; Directors, James A. Hovey, John P. Barstow, O. J. Lamb, Oliver P. Avery, Edward Harland, George D. Coit, Henry H. Gallup, David A. Billings, Charles L. Richards; Counsel, Jeremiah Halsey; Attorney, John M. Thayer; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman.

CHESTER SAVINGS BANK.

E. C. HUNGERFORD, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$56,872.46	Loans on Real Estate, - -	\$31,445.00
Surplus Account, - - -	750.00	Loans on Personal Security, -	4,230.00
Interest Account, - - -	290.26	Town, City, and Corp'n Bonds,	6,517.50
		Bank Stocks, - - -	14,456.25
		Safe, etc., - - -	220.00
		Expense Account, - - -	1.00
		Cash in Bank, - - -	681.17
		Cash on Hand, - - -	361.80
Total Liabilities, - - -	\$57,912.72	Total Assets, - - -	\$57,912.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6 per cent., currency, - - -	\$ 3,000.00	3,217.50	3,390.00
" " 6 " gold, - - -	3,000.00	3,300.00	3,390.00
BANK STOCKS.			
41 shares Deep River National, - - -	4,100.00	5,330.00	5,330.00
25 " First National, Middletown, Conn., -	2,500.00	2,500.00	2,500.00
20 " Nat. Bank of New England, East Haddam,	2,000.00	2,405.00	2,405.00
10 " National Park, New York City, - -	1,000.00	1,013.75	1,200.00
20 " Central National, " - -	2,000.00	2,081.25	2,240.00
11 " Fourth " " - -	1,100.00	1,126.25	1,210.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - - 248; total amount, \$27,815.11
2. Number of depositors having over \$500 and less than \$1,000, - - - 25; total amount, 7,373.97
3. Number of depositors having \$1,000 and not over \$2,000, - - - 14; total amount, 16,653.12
4. Number of depositors having over \$2,000, - - - 2; total amount, 5,030.26
5. Total number of depositors, - - - 289; total deposits, \$56,872.46
6. Largest amount due a single depositor, \$3,014.62.
7. Number of accounts opened during the year, 55; number closed, 12.
8. Amount of income received during the year, \$3,103.73.

CHESTER SAVINGS BANK—CONTINUED.

9. Amount of dividends declared during the year, \$2,388.12.
10. Amount deposited, including interest credited, the past year, \$18,671 80.
11. Amount withdrawn during the year, \$7,421.84.
12. Increase of deposits the past year, \$11,249.96.
13. Amount carried to surplus or profit and loss during the year, \$300.
14. Rate of dividend the last year, 5 per cent. ; paid, Feb. 1 and Aug. 1.
15. State tax paid during the past year, none ; U. S. tax, \$1.57.
16. Total office expenses the past year, including salaries, \$233.95.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$1,500.
21. - Date of annual meeting for choice of officers, second Monday in July.

OFFICERS.—President, Joshua L'Hommedieu; Treasurer, E. C. Hungerford; Directors, Wm. H. Sullivan, George W. Smith, S. W. Turner, A. Pratt, George Jones, Fisk Shailer, Hiram H. Clark, S. C. Silliman, N. C. Perry.

CITIZENS SAVINGS BANK, STAMFORD.

W. C. HOYT, Treasurer.

Incorporated, 1869.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$651,923.19	Loans on Real Estate, - -	\$302,835.00
Surplus Account, - - -	5,000.00	Loans on Stocks and Bonds, -	157,710.00
Interest Account, - - -	2,747.39	United States Bonds, - -	60,000.00
		State Bonds, - - -	20,000.00
		Town, City, and Corp'n Bonds,	63,500.00
		Town, City, and Borough Orders,	7,723.56
		Bank Stocks, - - -	18,950.00
		Real Estate by foreclosure, -	16,771.66
		Cash in Bank, - - -	12,180.36
Total Liabilities, - -	\$659,670.58	Total Assets, - - -	\$659,670.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - -	\$ 60,000.00	60,000.00	65,400.00
STATE BONDS.			
Missouri, - - - - -	20,000.00	20,000.00	21,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Greenwich, - - - - -	2,000.00	2,000.00	2,100.00
Stamford Town Hall, - - - - -	31,000.00	31,000.00	33,480.00
Stamford School, - - - - -	500.00	500.00	540.00
Middletown, - - - - -	10,000.00	10,000.00	10,500.00
New York City, - - - - -	10,000.00	10,000.00	10,500.00
Brooklyn " - - - - -	10,000.00	10,000.00	10,500.00
TOWN, CITY, AND BOROUGH ORDERS.			
Darien, - - - - -	7,723.56	7,723.56	7,723.56
BANK STOCKS.			
100 shares First National, Stamford, - -	10,000.00	14,000.00	15,000.00
6 " Metropolitan National New York, -	600.00	750.00	900.00
35 " National Park, " - -	3,500.00	4,200.00	4,550.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 1,167; total amount, \$180,888.42
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 234; total amount, 164,386.96
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 167; total amount, 247,218.34
4. Number of depositors having over \$2,000, - - 20; total amount, 59,429.47
5. Total number of depositors, - - - - - 1,588; total deposits, \$651,923.19

CITIZENS SAVINGS BANK, STAMFORD—CONTINUED.

6. Largest amount due a single depositor, \$7,460.
7. Number of accounts opened during the year, 420; number closed, 242.
8. Amount of income received during the year, \$33,801.28.
9. Amount of dividends declared during the year, \$26,216.85.
10. Amount deposited, including interest credited, the past year, \$219,350.72.
11. Amount withdrawn during the year, \$167,736.62.
12. Increase of deposits the past year, \$51,614.10.
13. Amount carried to surplus or profit and loss during the year, \$2,000.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid, January and July.
15. State tax paid during the past year, \$1,389.32; U. S. tax, \$2.71.
16. Total office expenses the past year, including salaries, \$2,526.10.
17. Net amount of income during the year from real estate owned, \$462.50.
18. Amount of assets yielding no income during the year, \$5,071.66.
19. Are all loans upon real estate recured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$115,000.
21. Date of annual meeting for choice of officers, first Thursday in July.

OFFICERS.—President, Wells R. Ritch; Treasurer, William C. Hoyt; Directors or Trustees, Wells R. Ritch, Charles W. Brown, T. H. H. Messinger, William Hoyt, Charles Gaylor, Seth S. Cook, William Davenport.

CITY SAVINGS BANK, BRIDGEPORT.

S. M. MIDDLEBROOK, Treasurer.

Incorporated, 1859.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,724,098.32	Loans on Real Estate, - -	\$860,288.62
Surplus Account, - - -	10,506.68	Loans on Personal Security,	14,237.00
Interest Account, - - -	20,711.94	Town, City, and Corp'n Bonds,	624,592.00
		Bank Stocks, - - -	5,000.00
		Real Estate by Foreclosure,	238,796.00
		Sundry accounts, temporary,	5,181.42
		Cash on hand, - - -	7,221.06
Total Liabilities, - - -	\$1,755,316.94	Total Assets, - - -	\$1,755,316.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport City 7 per cent., - - - -	\$ 175,000.00	178,291.00	201,250.00
Rochester " 7 " - - - -	100,000.00	104,653.00	125,000.00
New York " 7 " - - - -	100,000.00	103,510.00	125,000.00
Brooklyn " 7 " - - - -	100,000.00	103,510.00	125,000.00
Cincinnati " 6 " - - - -	50,000.00	56,628.00	56,628.00
Cincinnati " 5 " - - - -	50,000.00	53,000.00	53,000.00
New York County 7 " - - - -	25,000.00	25,000.00	31,250.00
BANK STOCKS.			
50 shares Bridgeport City, - - - -	5,000.00	5,000.00	6,250.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,995; total amount, \$607,645.84
2. Number of depositors having over \$500 and less than \$1,000, - 538; total amount, 377,986.96
3. Number of depositors having \$1,000 and not over \$2,000, - 362; total amount, 481,181.35
4. Number of depositors having over \$2,000, - 92; total amount, 257,284.17
5. Total number of depositors, - 4,987; total deposits, \$1,724,098.32
6. Largest amount due a single depositor, \$8,138.29.
7. Number of accounts opened during the year, 1,283; number closed, 643.
8. Amount of income received during the year, \$92,649.45.
9. Amount of dividends declared during the year, \$69,748.91.
10. Amount deposited, including interest credited, the past year, 541,348.40.
11. Amount withdrawn during the year, \$350,965.50.
12. Increase of deposits the past year, \$190,382.90.
13. Amount carried to surplus or profit and loss during the year, \$10,506.68.

CITY SAVINGS BANK—CONTINUED.

14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.
15. State tax paid during the past year, \$3,206.40; U. S. tax, \$318.03.
16. Total office expenses the past year, including salaries, \$4,824.24.
17. Net amount of income during the year from real estate owned, \$5,995.47.
18. Amount of assets yielding no income during the year, \$66,475.00.
19. Are all loans upon real estate secured by first mortgage? —Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$150,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Ira Gregory ; Treasurer, S. M. Middlebrook ; Directors or Trustees, Horace Nichols, Courtland Kelsey, John Brooks, Horace F. Hatch, Lewis W. Booth, C. K. Averill, Marcus C. Hawley, F. W. Parrott, S. M. Middlebrook, D. F. Hollister, Henry S. Peck, George P. Stockwell, Josiah Baylies, Burr Curtis, Levi A. Booth, George K. Birdsey, Nathan Buckingham.

CITY SAVINGS BANK, MERIDEN.

C. L. ROCKWELL, Treasurer.

Incorporated, 1874.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$398,455.00	Loans on Real Estate, - -	\$230,975.00
Surplus Account, - -	3,000.00	Bank Stocks, - - -	176,498.50
Interest Account, - -	4,192.49	Tax Account, - - -	296.92
First National Bank, - -	2,166.43	Expense Account, - -	43.50
Total Liabilities, - -	\$407,813.92	Total Assets, - - -	\$407,813.92

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.				
510 shares	First National, Meriden, - - -	\$ 51,000.00	54,326.00	58,650.00
367 "	Home " " - - -	36,700.00	40,962.00	42,205.00
27 "	Meriden " " - - -	2,700.00	3,105.00	3,240.00
50 "	National Bank of Norwalk, - -	5,000.00	5,243.00	5,500.00
30 "	Fairfield Co. Bank, " - - -	3,000.00	3,450.00	3,600.00
50 "	First National " So. Norwalk, -	5,000.00	5,500.00	5,600.00
60 "	Middlesex Co., Middletown, - -	6,000.00	5,980.00	7,200.00
3 "	First National, " - - -	300.00	300.00	330.00
15 "	New Britain, - - -	1,500.00	1,725.00	1,950.00
36 "	Yale National, New Haven, - -	3,600.00	3,600.00	3,960.00
5 "	Merchants, New York City, -	300.00	390.00	390.00
10 "	Bank of America, " " -	1,000.00	1,400.00	1,400.00
10 "	Hanover, " " -	1,000.00	1,120.00	1,200.00
17 "	Fourth National, " " -	1,700.00	1,815.00	1,955.00
30 "	Chase, " " -	3,000.00	3,600.00	3,900.00
50 "	American Exchange, " " -	5,000.00	5,750.00	5,900.00
60 "	Citizens, " " -	1,500.00	1,575.00	1,575.00
65 "	Peoples, " " -	1,625.00	1,787.50	1,787.50
66 "	Bank of North America, " " -	4,620.00	4,620.00	4,620.00
100 "	Chatham, " " -	2,500.00	2,750.00	2,750.00
100 "	Bowery, " " -	10,000.00	15,000.00	15,000.00
100 "	Park, " " -	10,000.00	12,500.00	12,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 770; total amount, \$104,735.93
2. Number of depositors having over \$500 and less than \$1,000, - 112; total amount, 77,416.96
3. Number of depositors having \$1,000 and not over \$2,000, - 131; total amount, 147,982.83
4. Number of depositors having over \$2,000, - 26; total amount, 68,319.28
5. Total number of depositors, - 1,039; total deposits, \$398,455.00
6. Largest amount due a single depositor, \$5,641.15.
7. Number of accounts opened during the year, 426; number closed, 113.

CITY SAVINGS BANK—CONTINUED.

8. Amount of income received during the year, \$19,154.02.
9. Amount of dividends declared during the year, \$16,346.01.
10. Amount deposited, including interest credited, the past year, \$216,297.75.
11. Amount withdrawn during the year, \$65,009.49.
12. Increase of deposits the past year, \$151,288.26.
13. Amount carried to surplus or profit and loss during the year, \$1,413.56.
14. Rate of dividend the last year, 6 per cent. ; paid January and July.
15. State tax paid during the past year, \$427.52 ; U. S. tax, \$54.80.
16. Total office expenses the past year, including salaries, \$941.80.
17. Net amount of income during the year from real estate owned ; do not own any.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage ? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$20,000.
21. Date of annual meeting for choice of officers, second Monday in July.

OFFICERS.—President, Joel H. Guy ; Treasurer, Chas. L. Rockwell ; Directors or Trustees, Joel H. Guy, John D. Billard, Chas. L. Upham, Wm. H. Miller, John C. Byxbee, George W. Smith, John Tait, Seth J. Hall, Ratcliffe Hicks, Erwin D. Hall, Randolph Linsley, John Evans, Wm. Lewis, H. L. Schleiter.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer.

Incorporated, 1854.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$128,023.86	Loans on Real Estate, - -	\$57,505.63
Surplus Account, - - -	2,300.18	Loans on Personal Security, -	11,505.46
Interest Account, - - -	2,404.93	United States Bonds, - -	15,500.00
		Town, City, and Corp'n Bonds,	4,000.00
		Town, City, and Borough Orders,	30,032.20
		Bacon Academy, - - -	24.00
		Bank Stocks, - - -	5,100.00
		Ecclesiastical Society Orders, -	2,353.33
		Cash in Bank, - - -	6,094.12
		Cash on hand, - - -	614.23
Total Liabilities, - -	\$132,728.97	Total Assets, - - -	\$132,728.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 6,500.00	6,755.93	7,060.00
4s of 1907, registered, - - - - -	9,000.00	9,181.25	9,630.00
TOWN, CITY, AND CORPORATION BONDS.			
Norwich City, - - - - -	1,000.00	1,025.00	1,025.00
Town of Hartford, - - - - -	3,000.00	3,120.00	3,120.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Colchester, - - - - -	29,820.80	29,820.80	29,820.80
Borough of " - - - - -	211.40	211.40	211.40
BANK STOCKS.			
24 shares First National, Rockville, - - -	2,400.00	2,700.00	2,700.00
27 " " " Norwich, - - -	2,700.00	2,926.00	2,926.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 558; total amount, \$50,727.97
2. Number of depositors having over \$500 and less than \$1,000, - - - 50; total amount, 32,151.56
3. Number of depositors having \$1,000 and not over \$2,000, - - - 28; total amount, 34,656.92
4. Number of depositors having over \$2,000, - - 4; total amount, 12,892.33
5. Total number of depositors, - - - 640; total deposits, \$130,428.78

COLCHESTER SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$6,039.30.
7. Number of accounts opened during the year, 145; number closed, 76.
8. Amount of income received during the year, \$6,806.43.
9. Amount of dividends declared during the year, \$4,410.46.
10. Amount deposited, including interest credited, the past year, \$59,216.68.
11. Amount withdrawn during the year, \$31,353.50.
12. Increase of deposits the past year, \$27,793.18.
13. Amount carried to surplus or profit and loss during the year, \$999.13.
14. Rate of dividend the last year, 4 per cent.; paid April and October.
15. State tax paid during the past year, \$136.07; U. S. tax, \$19.61.
16. Total office expenses the past year, including salaries, \$708.42.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$6,000.
21. Date of annual meeting for choice of officers, second Monday in August.

OFFICERS.—President, S. C. Gillette; Vice-President, W. H. Hayward; Treasurer, J. N. Adams; Directors, S. C. Gillette, W. H. Hayward, J. N. Adams, E. Ransom, J. N. Felton, A. A. Baker, D. H. Hammond, S. G. Willard, Russell Way, H. P. Buell.

COLLINSVILLE SAVINGS BANK.

SAMUEL N. CODDING, Treasurer.

Incorporated, 1853.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$264,213.22	Loans on Real Estate, - -	\$179,763.82
Surplus Account, - - -	6,161.36	Loans on Personal Security, -	18,403.03
Interest Account, - - -	408.37	United States Bonds, - -	8,519.88
		Town, City, and Corp'n Bonds,	5,215.12
		School District Orders, - -	4,300.00
		Railroad Bonds, - - -	2,830.00
		Real Estate by Foreclosure, -	15,825.94
		Expense Account, - - -	286.92
		Western Real Estate Bond, -	1,000.00
		Cash in Bank, - - -	32,556.44
		Cash on hand, - - -	2,081.80
Total Liabilities, - -	\$270,782.95	Total Assets, - - -	\$270,782.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, coupon, - - - - -	\$ 6,000.00	8,519.88	6,540.00
4s of 1907, " - - - - -	2,300.00		
TOWN, CITY, AND CORPORATION BONDS.			
New Haven City, - - - - -	1,000.00	1,041.12	1,050.00
Hartford City, - - - - -	4,000.00	4,174.00	4,160.00
SCHOOL DISTRICT ORDERS.			
Collinsville School District, - - - - -	4,300.00	4,300.00	4,300.00
RAILROAD BONDS.			
Housatonic, - - - - -	1,000.00	1,030.00	1,050.00
Conn. Western, - - - - -	2,000.00	1,800.00	620.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 646 ; total amount, \$137,208.37
2. Number of depositors having over \$500 and less than \$1,000, - - - 72 ; total amount, 15,503.65
3. Number of depositors having \$1,000 and not over \$2,000, - - - 57 ; total amount, 76,879.54
4. Number of depositors having over \$2,000, - - 11 ; total amount, 34,621.66
5. Total number of depositors, - - - - - 786 ; total deposits, \$264,213.22
6. Largest amount due a single depositor, \$5,964.84.
7. Number of accounts opened during the year, 158 ; number closed, 101.
8. Amount of income received during the year, \$13,837.04.
9. Amount of dividends declared during the year, \$11,858.65.
10. Amount deposited, including interest credited, the past year, \$70,047.05.

COLLINSVILLE SAVINGS BANK—CONTINUED.

11. Amount withdrawn during the year, \$48,984.64.
12. Increase of deposits the past year, \$21,062.41.
13. Amount carried to surplus or profit and loss during the year, \$346.18.
14. Rate of dividend the last year, 5 per cent. ; paid July and January.
15. State tax paid during the past year, \$457.65 ; U. S. tax, \$74.89.
16. Total office expenses the past year, including salaries, \$1,161.04.
17. Net amount of income during the year from real estate owned, \$648.
18. Amount of assets yielding no income during the year, \$1,500.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to any one individual, company, society, or corporation, \$6,000.
21. Date of annual meeting for choice of officers, July 19, 1880.

OFFICERS.—President, Ebenezer Sexton ; Treasurer, Samuel N. Coddington ; Directors or Trustees, J. B. Bodwell, Ebenezer Sexton, Samuel N. Coddington, John D. Andrews, Sherman Fancher, C. H. Thayer, Romeo Elton, Charles H. Blair.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

Incorporated, 1857.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES,		ASSETS.	
Whole amount of Deposits, -	\$2,636,757.94	Loans on Real Estate, -	\$1,641,200.00
Surplus Account, -	77,933.76	Loans on Stocks and Bonds, -	63,800.00
Interest Account, -	22,089.47	Loans on Personal Security, -	70,150.00
		United States Bonds, -	534,600.00
		Town, City, and Corp'n Bonds, -	189,000.00
		Town, City, and Borough Orders, -	30,000.00
		School District Orders, -	5,000.00
		Railroad Bonds, -	1,000.00
		Bank Stocks, -	96,850.00
		Real Estate by foreclosure, -	43,182.24
		Banking House, -	25,000.00
		Expense Account, -	1,397.06
		Profit and Loss account, -	414.70
		Cash in Bank, -	30,194.41
		Cash on hand, -	4,992.76
Total Liabilities, -	\$2,736,781.17	Total Assets, -	\$2,736,781.17

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 100,000.00	100,000.00	104,375.00
5s of 1881, registered, - - - - -	200,000.00	200,000.00	202,750.00
5s of 1881, coupon, - - - - -	500.00	500.00	506.87
4½s of 1891, registered, - - - - -	100,000.00	100,000.00	108,250.00
4½s of 1891, coupon, - - - - -	3,500.00	3,500.00	3,788.75
4s of 1907, registered, - - - - -	120,000.00	120,000.00	128,700.00
4s of 1907, coupon, - - - - -	10,600.00	10,600.00	11,368.50
TOWN, CITY, AND CORPORATION BONDS.			
City of St. Louis, Gold, 6 per cent., - - -	50,000.00	50,000.00	57,000.00
" Cincinnati, " 5 " - - -	50,000.00	50,000.00	53,000.00
" Providence, " 5 " - - -	10,000.00	10,000.00	11,100.00
Town of Middletown, 6 " - - -	9,000.00	9,000.00	9,200.00
Borough of New Britain, 7 " - - -	10,000.00	10,000.00	10,300.00
New Haven Water Co., 6 " - - -	18,000.00	18,000.00	18,000.00
" " " 7 " - - -	42,000.00	42,000.00	42,000.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Derby, - - - - -	30,000.00	30,000.00	30,000.00
SCHOOL DISTRICT ORDERS.			
Wallingford, - - - - -	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Columbus & Xenia, Ohio, 7 per cent., - - -	1,000.00	1,000.00	1,100.00

CONNECTICUT SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.				PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.						
250 shares	Second National, New Haven,	-	-	25,000.00	25,000.00	37,500.00
200 "	Yale "	-	-	20,000.00	20,000.00	22,400.00
37 "	Tradesman's National "	-	-	3,700.00	3,700.00	5,550.00
75 "	National Bank of Commerce, New York,			7,500.00	7,500.00	10,500.00
120 "	" " Republic, "			12,000.00	12,000.00	15,000.00
150 "	American Exchange, New York,	-		15,000.00	15,000.00	18,000.00
300 "	Phoenix National, "	-	-	6,000.00	6,000.00	6,000.00
39 "	Seventh Ward, "	-	-	3,900.00	3,900.00	3,510.00
50 "	German American, "	-	-	3,750.00	3,750.00	3,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 4,679; total amount, \$785,717.10
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 887; total amount, 624,122.13
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 511; total amount, 689,935.53
4. Number of depositors having over \$2,000, - - 159; total amount, 536,983.18
5. Total number of depositors, - - - - - 6,236; total deposits, \$2,636,757.94
6. Largest amount due a single depositor, \$10,857.67.
7. Number of accounts opened during the year, 1,420; number closed, 1,223.
8. Amount of income received during the year, \$139,878.04.
9. Amount of dividends declared during the year, \$95,344.52.
10. Amount deposited, including interest credited, the past year, \$941,604.96.
11. Amount withdrawn during the year, \$730,560.37.
12. Increase of deposits the past year, \$211,044.59.
13. Amount carried to surplus or profit and loss during the year, \$19,215.33.
14. Rate of dividends the last year, 4 per cent.; paid, January and July.
15. State tax paid during the past year, \$5,934.84; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$5,982.50.
17. Net amount of income during the year from real estate owned, \$1,880.87.
18. Amount of assets yielding no income during the year, \$29,900.00.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$115,000.
21. Date of annual meeting for choice of officers, July 6th.

OFFICERS.—President, James E. English; Vice-President, Luzon B. Morris; Treasurer, Elliott H. Morse; Directors or Trustees, Charles R. Ingersoll, Daniel Trowbridge, Amos F. Barnes, Charles Peterson, Samuel Hemingway, Lucius R. Finch, Horace J. Morton, Benjamin R. English, S. Attwater Barnes, Philo Chatfield.

CROMWELL DIME SAVINGS BANK.

S. P. POLLEY, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$89,420.23	Loans on Real Estate, - -	\$58,669.00
Surplus Account, - - -	1,663.57	Loans on Personal Security, -	6,536.56
Interest Account, - - -	514.55	United States Bonds, - -	5,196.00
		Town, City, and Corp'n Bonds,	5,500.00
		Railroad Bonds, - - -	1,870.93
		Real Estate by Foreclosure, -	3,000.00
		Tax Account, - - -	443.87
		Insurance Account, - - -	12.50
		Expense Account, - - -	492.86
		Safe and Office Fixtures, -	623.32
		Uncollected Interest, - -	1,663.57
		Cash in Bank, - - -	6,596.32
		Cash on hand, - - -	993.42
Total Liabilities, - - -	\$91,598.35	Total Assets, - - -	\$91,598.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 5,100.00	5,196.00	5,559.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Chatham 6 per cent., - - - -	5,000.00	5,500.00	5,600.00
RAILROAD BONDS.			
Connecticut Valley, - - - - -	2,000.00	1,870.93	1,320.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 346; total amount, \$22,654.42
2. Number of depositors having over \$500 and less than \$1,000, - - - - 16; total amount, 11,218.84
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 17; total amount, 25,499.61
4. Number of depositors having over \$2,000, - - 10; total amount, 30,047.36
5. Total number of depositors, - - - - 389; total deposits, \$89,420.23
6. Largest amount due a single depositor, \$8,798.33.
7. Number of accounts opened during the year, 73; number closed, 33.
8. Amount of income received during the year, \$4,273.49.
9. Amount of dividends declared during the year, \$3,914.32.
10. Amount deposited, including interest credited, the past year, \$61,157.79.

CROMWELL DIME SAVINGS BANK—CONTINUED.

11. Amount withdrawn during the year, \$52,451.47.
12. Increase of deposits the past year, \$8,706.32.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$57.46; U. S. tax, \$42.87.
16. Total office expenses the past year, including salaries, \$71.11.
17. Net amount of income during the year from real estate owned, \$125.
18. Amount of assets yielding no income during the year, \$1,870.93.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$3,429.
21. Date of annual meeting for choice of officers, second Monday in October.

OFFICERS.—President, John Stevens; Treasurer, S. P. Polley; Directors or Trustees, John Stevens, L. S. Smith, Chas. P. Sage, J. K. Sage, A. G. Phelps, D. C. Tryon, Bulkley Edwards, Elisha Stevens, H. W. Stocking, Russel Frisbie, Richard Gay, M. R. Warner, S. P. Polley.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

Incorporated, 1851.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$472,554.93	Loans on Real Estate, -	\$248,870.00
Surplus Account, - - -	3,568.72	Loans on Stocks and Bonds, -	4,700.00
Interest, and Profit and Loss Ac't, 14,172.92		United States Bonds, -	26,000.00
		State Bonds, - - -	5,100.00
		Town, City, and Corp'n Bonds, -	79,782.50
		Railroad Bonds, - - -	34,787.50
		Bank Stocks, - - -	60,836.06
		Real Estate by Foreclosure, -	333.45
		Banking House, - - -	3,500.00
		Tax Account, - - -	499.59
		Expense Account, - - -	943.70
		Cash in Bank, - - -	24,343.02
		Cash on hand, - - -	600.75
Total Liabilities, - - -	\$490,296.57	Total Assets, - - -	\$490,296.57

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
4s of 1907, registered, - - - - -	\$	15,000.00	15,296.87	16,087.50
Currency 6s, - - - - -		10,000.00	12,388.75	12,400.00
STATE BONDS.				
Ohio 6 per cent., registered, - - - - -		5,000.00	5,100.00	5,100.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Bridgeport, 7 per cent., - - -		10,000.00	10,249.18	11,500.00
" New London, 7 " - - -		10,000.00	10,366.52	11,500.00
" New York, 6 " gold, - - -		5,000.00	5,587.50	6,150.00
" Brooklyn, 5 " - - -		5,000.00	5,111.30	5,111.30
" Boston, 6 " - - -		5,000.00	5,800.00	5,800.00
" Fall River, 5 " - - -		5,000.00	5,200.00	5,200.00
" Providence, 5 " gold, - - -		5,000.00	5,400.00	5,400.00
" St. Louis, 6 " gold, - - -		9,000.00	9,670.00	9,670.00
" St. Louis, 6 " - - -		1,000.00	1,075.00	1,075.00
" Cincinnati, 6 " 1884, - - -		5,000.00	5,200.00	5,200.00
" Cincinnati, 6 " 1909, - - -		5,000.00	5,350.00	5,350.00
Town of Chester, 6 " - - -		10,000.00	10,000.00	10,600.00
" Beloit, Wis., 6 " - - -		1,500.00	1,500.00	1,500.00
RAILROAD BONDS.				
Chicago, Burlington & Quincy, 7 per cent., -		10,000.00	11,375.00	11,375.00
United N. Jersey R. R. & Canal Co., 6 " gold,		10,000.00	11,400.00	11,700.00
Rensselaer & Saratoga, 7 " - - -		5,000.00	6,312.50	6,450.00
Norwich & Worcester, 6 " - - -		5,000.00	5,875.00	5,950.00

DEEP RIVER SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.				
87 shares	Deep River National Bank, - - - \$	8,700.00	9,235.84	11,745.00
25 "	Middlesex County " Middletown,	2,500.00	2,654.00	3,000.00
25 "	Middletown " "	1,875.00	2,347.00	2,600.00
20 "	Meriden " Meriden,	2,000.00	2,360.00	2,360.00
32 "	Home " "	3,200.00	3,360.00	3,520.00
30 "	City " Hartford,	3,000.00	2,550.00	3,000.00
20 "	First " "	2,000.00	2,380.00	2,400.00
38 "	National Bank of Commerce, New York,	3,800.00	4,375.00	5,434.00
10 "	National Shoe & Leather Bank, "	1,000.00	1,000.00	1,250.00
25 "	Nat. Mechanics Bank'g Assoc'n, "	1,250.00	1,296.87	1,200.00
38 "	Continental Nat. Bank, "	3,800.00	3,800.00	4,370.00
28 "	Central " "	2,800.00	3,057.17	3,276.00
15 "	Ninth " "	1,500.00	1,500.00	1,605.00
50 "	American Exchange " "	5,000.00	5,608.17	5,950.00
15 "	St. Nicholas " "	1,500.00	1,592.12	1,635.00
168 "	Mechanics " "	4,200.00	5,633.50	6,132.00
54 "	Merchants " "	2,700.00	3,222.36	3,483.00
25 "	Metropolitan " "	2,500.00	2,928.13	3,750.00
25 "	Bank of America, "	2,500.00	3,203.12	3,450.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 995; total amount, \$120,695.75
2. Number of depositors having over \$500 and less than \$1,000, - - - - 127; total amount, 90,525.20
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 107; total amount, 156,623.90
4. Number of depositors having over \$2,000, - - 29; total amount, 104,710.08
5. Total number of depositors, - - - - 1,258; total deposits, \$472,554.93
6. Largest amount due a single depositor, \$14,437.72.
7. Number of accounts opened during the year, 170; number closed, 83.
8. Amount of income received during the year, \$27,639.78.
9. Amount of dividends declared during the year, \$20,670.78.
10. Amount deposited, including interest credited, the past year, \$98,923.11.
11. Amount withdrawn during the year, 47,122.37.
12. Increase of deposits the past year, \$51,800.74.
13. Amount carried to surplus or profit and loss during the year, \$3,596.91.
14. Rate of dividend the last year, 5 per cent; paid May and November.
15. State tax paid during the year, \$890.90; U. S. tax, \$102.96.
16. Total office expenses the past year, including salaries, \$1,827.18.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, \$2,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,500.
21. Date of annual meeting for choice of officers, first Monday in July.

OFFICERS.—President, Asa R. Shailer; Treasurer, Henry R. Wooster; Directors or Trustees, Richard P. Spencer, Washington F. Willcox, Milon Pratt, Henry L. Shaler, Joseph E. Silliman.

DERBY SAVINGS BANK.

THOS. S. BIRDSEY, Treasurer.

Incorporated, 1846.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$958,007.68	Loans on Real Estate, - -	\$701,620.00
Interest Account, - - -	65,266.67	Loans on Stocks and Bonds, -	17,000.00
		Loans on Personal Security, -	57,061.26
		United States Bonds, - - -	52,000.00
		Town Orders, - - -	6,154.28
		Borough Orders, - - -	9,587.55
		School District Orders, -	15,750.00
		Bank Stocks, - - -	134,825.00
		Real Estate by Foreclosure, -	16,522.43
		Expense Account, - - -	3,406.84
		Ousatonic Water Co. Stock, -	400.00
		Cash in Bank, - - -	6,605.48
		Cash on hand, - - -	2,341.51
Total Liabilities, - -	\$1,023,274.35	Total Assets, -	\$1,023,274.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 12,000.00	12,000.00	12,480.00
4s of 1907, registered, - - - - -	40,000.00	40,000.00	43,200.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Derby, - - - - -	6,154.28	6,154.28	6,154.28
Borough of Birmingham, - - - - -	9,587.55	9,587.55	9,587.55
SCHOOL DISTRICT ORDERS.			
6th School District Orders and Bonds, - -	15,750.00	15,750.00	15,750.00
BANK STOCKS.			
40 Shares Citizens' National, Waterbury, - -	4,000.00	4,000.00	5,000.00
105 " Yale " New Haven, - -	10,500.00	10,500.00	10,500.00
230 " Birmingham " Birmingham, - -	23,000.00	23,000.00	28,750.00
88 " Metropolitan " New York, - -	8,800.00	8,800.00	12,320.00
48 " Union " " - -	2,400.00	2,400.00	3,360.00
80 " Fourth " " - -	8,000.00	8,000.00	8,000.00
56 " Second " New Haven, - -	5,600.00	5,600.00	7,840.00
154 " Merchants " " - -	7,700.00	7,700.00	7,700.00
63 " Bridgeport, " Bridgeport, - -	3,150.00	3,150.00	4,725.00
300 " New Haven County National, New Haven,	3,000.00	3,000.00	3,300.00
42 " Citizens National, Bridgeport, - -	4,200.00	4,200.00	6,300.00
100 " American Exchange National, New York,	10,000.00	10,000.00	11,100.00
225 " National Bank of Commerce, " - -	22,500.00	22,500.00	30,375.00
50 " Hanover National, " - -	5,000.00	5,000.00	5,500.00
27 " Middletown National, - - -	2,025.00	2,025.00	2,340.00
5 " National Tradesmen's, New Haven, -	500.00	500.00	700.00
21 " First National Bridgeport, Bridgeport,	2,100.00	2,100.00	3,150.00
27 " Conn. National, Bridgeport, - -	2,700.00	2,700.00	3,510.00
40 " Pequonnock Nat'l, " - -	4,000.00	4,000.00	4,400.00
4 " Bank of New York, New York, - -	400.00	400.00	560.00
30 " First National Bank, Norwich, - -	3,000.00	3,000.00	3,300.00
30 " Central National Bank, Middletown, -	2,250.00	2,250.00	2,992.00

DERBY SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 2,632; total amount, \$274,295.32
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 309; total amount, 191,138.18
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 296; total amount, 361,629.15
4. Number of depositors having over \$2,000, - 41; total amount, 130,945.03
5. Total number of depositors, - - - - - 3,278; total deposits, \$958,007.68
6. Largest amount due a single depositor, \$11,058.95.
7. Number of accounts opened during the year, 380; number closed, 278.
8. Amount of income received during the year, \$68,623.34.
9. Amount of dividends declared during the year, \$48,137.32.
10. Amount deposited, including interest credited, the past year, \$154,643.94.
11. Amount withdrawn during the year, \$166,005.94.
12. Decrease of deposits the past year, \$10,964.14.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 5 per cent.; paid January and July 1st.
15. State tax paid during the past year, \$2,263.96; U. S. tax, \$141.53.
16. Total office expenses the past year, including salaries, \$3,413.46.
17. Net amount of income during the year from real estate owned, \$1,485.00.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$43,100.
21. Date of annual meeting for choice of officers, thirtieth day of June.

OFFICERS.—President, Jos. Arnold; Treasurer, Thomas S. Birdsey; Directors or Trustees, Sidney A. Downs, Stephen N. Summers, William E. Downs, Truman Piper, David Torrance, Henry A. Nettleton, Clark N. Rogers, A. B. Ruggles.

DIME SAVINGS BANK, HARTFORD.

J. W. WELCH, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$437,099.21	Loans on Real Estate, -	\$177,267.00
		Loans on Stocks and Bonds, and Personal Security, -	5,755.98
		United States Bonds, -	4,500.00
		Real Estate by foreclosure, -	121,468.17
		Insurance Account, -	5.00
		Losses on sales of Real Estate, etc.,	23,831.24
		Cash in Bank, -	102,827.57
		Cash on hand, -	1,444.25
Total Liabilities, -	\$437,099.21	Total Assets, -	\$437,099.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, coupon, - - - - -	\$ 1,000.00	1,018.33	1,042.50
4s of 1907, registered, - - - - -	1,500.00	1,522.50	1,620.00
4s of 1907, coupon, - - - - -	2,000.00	2,001.54	2,160.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 6,899; total amount, \$251,954.97
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 153; total amount, 108,800.83
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 48; total amount, 65,371.30
4. Number of depositors having over \$2,000, - - 4; total amount, 10,972.11
5. Total number of depositors, - - - - - 7,104; total deposits, \$437,099.21
6. Largest amount due a single depositor, \$3,163.94.
7. Number of accounts opened during the year, none; number closed, none.
8. Amount of income received during the year, \$10,944.35.
9. Amount of dividends declared during the year; no dividends paid.
10. Amount deposited, including interest credited, the past year, nothing.
11. Amount withdrawn during the year, \$57,116.84.
12. Decrease of deposits the past year, \$57,116.84.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year; no interest paid.
15. State tax paid during the past year, \$1,740.42 (two years' taxes); U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$3,018.19.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, \$49,250.
19. Are all loans upon real estate recured by first mortgage? We have seven second mortgages, amounting to \$20,800.
20. Largest amount loaned to one individual, company, society, or corporation, \$7,000.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, Alfred E. Burr; Treasurer, John W. Welch; Directors or Trustees, A. E. Burr, Chas. R. Chapman, Elisha Johnson, H. Sidney Hayden, D. A. Rood, C. S. Davidson, W. H. Goodrich, James C. Britten, Rush P. Chapman, Samuel H. Havens, Silas Goodell, Irving Emerson, Peter Chute, Geo. D. Wilson, Owen McCabe, John Fairman, John W. Welch.

NOTE.—The bank was on the 30th of Sept., 1878, enjoined from regularly transacting business.

DIME SAVINGS BANK, MIDDLETOWN.

ABEL C. ALLISON, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$45,544.16	Loans on Real Estate,	- - \$16,995.00
Interest Account,	- - - 2,825.66	Bank Stocks,	- - - 3,062.00
		Real Estate by foreclosure,	- 25,306.21
		Furniture,	- - - 150.00
		Expense Account,	- - - 1,284.33
		Cash on Hand,	- - - 1,572.28
Total Liabilities,	- - \$48,369.82	Total Assets,	- - - \$48,369.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
3 shares Middlesex Co., Middletown, - - - \$	300.00	342.00	300.00
30 " Central, " - - -	2,250.00	2,720.00	3,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 733; total amount, \$19,543.16
2. Number of depositors having over \$500 and less than \$1,000, - - - 5; total amount, 2,973.97
3. Number of depositors having \$1,000 and not over \$2,000, - - - 14; total amount, 20,750.66
4. Number of depositors having over \$2,000, - - 1; total amount, 2,276.37
5. Total number of depositors, - - - 753; total deposits, \$45,544.16
6. Largest amount due a single depositor, \$2,276.37.
7. Number of accounts opened during the year, none; number closed, 173.
8. Amount of income received during the year, \$1,600.76.
9. Amount of dividends declared during the year, none.
10. Amount deposited, including interest credited, the past year, none.
11. Amount withdrawn during the year, \$7,938.32.
12. Decrease of deposits the past year, \$7,938.32.
13. Amount carried to surplus or profit and loss during the year, none.
14. Rate of dividend the last year, none.
15. State tax paid during the past year, none; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$200.00.
17. Net amount of income during the year from real estate owned, \$614.20.
18. Amount of assets yielding no income during the year, \$2,900.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$2,500.
21. Date of annual meeting for choice of officers, second Tuesday in July.

OFFICERS.—President, Curtis Bacon; Treasurer, Abel C. Allison; Directors or Trustees, Curtis Bacon, S. S. Allison, Abel C. Allison, Chas. A. Pelton, C. R. Fagan, J. S. Bailey, A. M. Colegrove, F. J. Chaffee, I. S. Fairchild, F. L. Gleason, R. S. Hayes, S. T. Hull, C. A. Newell, Thos. Walsh, E. J. Paddock.

DIME SAVINGS BANK, NORWICH.

WM. G. ABBOT, Treasurer.

Incorporated, 1869.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,031,622.51	Loans on Real Estate, -	\$577,502.00
Surplus Account, - - -	4,275.00	Loans on Stocks and Bonds,	28,150.00
Interest Account, - - -	18,046.98	Loans on Personal Security,	6,020.00
Rent Account, - - -	1,111.04	United States Bonds, - -	35,350.00
Profit and Loss, - - -	7,457.33	Town, City, and Corp'n Bonds,	24,955.00
		Railroad Bonds, - - -	52,000.00
		Bank Stocks, - - -	11,700.00
		Real Estate by Foreclosure, -	200,444.82
		Banking House, - - -	12,800.00
		Tax Account, - - -	992.43
		Insurance Account, - - -	52.10
		Expense Account, - - -	1,256.71
		Municipal Orders, - - -	47,000.00
		Call Loans, - - -	30,000.00
		Cash in Bank, - - -	24,018.89
		Cash on hand, - - -	10,270.91
Total Liabilities, -	\$1,062,512.86	Total Assets, - - -	\$1,062,512.86

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - -	\$ 30,000.00	30,300.00	32,175.00
4s of 1907, coupon, - - - - -	5,000.00	5,050.00	5,362.50
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 6s of 1909, - - - -	22,000.00	23,870.00	25,080.00
“ “ 6s of 1906, gold, - - - -	1,000.00	1,085.00	1,140.00
RAILROAD BONDS.			
St. Louis, Jacksonville & Chicago, - - -	32,000.00	32,000.00	36,800.00
Louisiana & Missouri River, - - - -	20,000.00	20,000.00	22,500.00
BANK STOCKS.			
6 shares Shetucket National Bank, Norwich, -	600.00	600.00	660.00
10 “ Norwich “ “ -	1,000.00	1,100.00	1,100.00
75 “ Thames “ “ -	7,500.00	10,000.00	10,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	4,482; total amount,	\$299,880.67
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	301; total amount,	209,750.94
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	278; total amount,	392,624.34
4. Number of depositors having over \$2,000, -	47; total amount,	129,366.56
5. Total number of depositors, - - - -	5,108; total deposits,	\$1,031,622.51

DIME SAVINGS BANK, NORWICH—CONTINUED.

6. Largest amount due a single depositor, \$6,522.27.
7. Number of accounts opened during the year, 670; number closed, 554.
8. Amount of income received during the year, \$57,216.95.
9. Amount of dividends declared during the year, \$39,168.24.
10. Amount deposited, including interest credited, the past year, \$239,856.14.
11. Amount withdrawn during the year, \$214,552.97.
12. Increase of deposits the past year, \$25,303.17.
13. Amount carried to surplus and profit and loss during the year, \$9,735.20.
14. Rate of dividend the last year, 4 per cent.; paid May and November.
15. State tax paid during the past year, \$1,926.36; United States tax, none.
16. Total office expenses the past year, including salaries, \$3,813.26.
17. Net amount of income during the year from real estate owned, \$2,031.79.
18. Amount of assets yielding no income during the year, \$1,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$30,000.
21. Date of annual meeting for choice of officers, second Wednesday in May.

OFFICERS.—President, E. R. Thompson; Vice-Presidents, H. H. Osgood, H. Whitaker; Directors, James Burnet, Wm. C. Osgood, C. T. Palmer, F. J. Leavens, W. R. Burnham, Charles D. Browning, W. R. Austin, W. G. Abbot, A. E. Wyman; Secretary and Treasurer, Wm. G. Abbot; Assistant Treasurer, F. L. Woodard.

DIME SAVINGS BANK, THOMPSON.

HIRAM ARNOLD, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$309,967.55	Loans on Real Estate,	- - \$168,115 00
Surplus Account,	- - 9,035.32	Loans on Personal Security,	- 127,967.57
Interest Account,	- - 2,252.75	Bank Stocks,	- - 11,358.00
Rents,	- - 55.39	Real Estate by Foreclosure,	- 10,605.00
		Tax Account,	- - 14.50
		Expense Account,	- - 84.08
		Cash in Bank,	- - 3,166.86
Total Liabilities,	- - \$321,311.01	Total Assets,	- - - \$321,311.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
80 Shares Thompson National,	- - - 8,000.00	8,928.00	8,960.00
12 " Home " Meriden,	- - 1,200.00	1,380.00	1,440.00
10 " First " "	- - 1,000.00	1,050.00	1,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 510; total amount, \$72,557.53
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 112; total amount, 78,692.98
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 85; total amount, 116,599.61
4. Number of depositors having over \$2,000, - - 14; total amount, 42,117.43
5. Total number of depositors, - - - - - 281; total deposits, \$309,967.55
6. Largest amount due a single depositor, \$5,449.38.
7. Number of accounts opened during the year, 172; number closed, 49.
8. Amount of income received during the year, \$16,560.24.
9. Amount of dividends declared during the year, \$12,738.10.
10. Amount deposited, including interest credited, the past year, \$103,545.96.
11. Amount withdrawn during the year, \$35,116.09.
12. Increase of deposits the past year, \$68,429.87.
13. Amount carried to surplus or profit and loss during the year, \$1,386.14.
14. Rate of dividend the last year, 5 per cent.; paid, third Mondays in Feb. and Aug.
15. State tax paid during the past year, \$495.58; U. S. tax, \$39.58.
16. Total office expenses the past year, including salaries, \$1,522.75.
17. Net amount of income during the year from real estate owned, \$275.79.
18. Amount of assets yielding no income during the year, \$13,670.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$30,000.
21. Date of annual meeting for choice of officers, last Tuesday in July.

OFFICERS.—President, Lucius Briggs; Treasurer, Hiram Arnold; Directors or Trustees, Thomas D. Sayles, Jeremiah Olney, Alanson Rawson, James N. Kingsbury, James M. Munyan, Jerome F. Crosby, Henry G. Rawson, Marcus F. Towne, John D. Converse, David Chase.

DIME SAVINGS BANK, WALLINGFORD.

JOHN ATWATER, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$77,954.71	Loans on Real Estate, -	\$50,265.00
Interest Account, - - -	1,496.14	Loans on Personal Security,	21,759.30
Other Liabilities, - - -	50.00	Center School District Bonds,	4,000.00
		Safe and Furniture, - -	125.00
		Interest over due, - -	130.00
		Cash on hand and in Bank,	3,221.55
Total Liabilities, - - -	\$79,500.85	Total Assets, - - -	\$79,500.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BONDS.			
Wallingford Central School District, - - - - \$	4,000.00	4,000.00	4,000.00

MISCELLANEOUS ITEMS.

- Number of depositors having \$500 or less, - 604 ; total amount, \$38,221.50
- Number of depositors having over \$500 and less than \$1,000, - - - - 26 ; total amount, 17,595.81
- Number of depositors having \$1,000 and not over \$2,000, - - - - 17 ; total amount, 22,137.40
- Number of depositors having over \$2,000, none.
- Total amount of depositors, - - - - 647 ; total deposits, \$77,954.71
- Largest amount due a single depositor, \$1,745.00.
- Number of accounts opened during the year, 167 ; number closed, 106.
- Amount of income received during the year, \$3,862.76.
- Amount of dividends declared during the year, \$3,194.64.
- Amount deposited, including interest credited, the past year, \$34,041.50.
- Amount withdrawn during the year, \$26,787.09.
- Increase of deposits the past year, \$7,266.22.
- Amount carried to profit and loss during the year, \$203.90.
- Rate of dividend the last year, 5 per cent. ; paid January and July.
- State tax paid during the past year, \$51.79 ; U. S. tax, none.
- Total office expenses the past year, including salaries, \$229.52.
- Net amount of income during the year from real estate owned, none.
- Amount of assets yielding no income during the year, \$2,100.
- Are all loans upon real estate secured by first mortgage? Yes.
- Largest amount loaned to one individual, company, society, or corporation, \$5,919.
- Date of annual meeting for choice of officers, July.

OFFICERS.—President, Samuel Simpson ; Treasurer, John Atwater ; Directors or Trustees, P. T. Ives, C. N. Jones, J. A. F. Northrop, Hezekiah Hall, W. J. Leavenworth, Hugh Mallon, R. W. Cowles.

DIME SAVINGS BANK, WATERBURY.

G. S. PARSONS, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$665,005.18	Loans on Real Estate, - -	\$496,055.00
Surplus Account, - -	10,000.00	Loans on Stocks and Bonds,	15,000.00
Interest Account, - -	20,324.48	Loans on Personal Security,	38,166.49
		United States Bonds, - -	20,900.00
		State Bonds, - - -	5,000.00
		Town, City, and Corp'n Bonds,	5,650.00
		Town, City, and Borough Orders,	3,651.50
		School District Orders, -	140.43
		Bank Stocks, - - -	42,552.00
		Real Estate by Foreclosure, -	8,796.25
		Insurance Account, - -	85.10
		Safe and Fixture Account, .	750.00
		Cash in Bank, - - -	35,700.80
		Cash on hand, - - -	22,882.09
Total Liabilities, - -	\$695,329.66	Total Assets, - - -	\$695,329.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, coupon, - - - - -	\$ 10,000.00	10,000.00	10,250.00
4½s of 1891, registered, - - - - -	10,000.00	10,900.00	10,850.00
STATE BONDS.			
Connecticut 5 per cent., due 1887, - - -	5,000.00	5,000.00	5,300.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Waterbury Water, 7 per cent., of 1897, -	5,000.00	5,650.00	6,500.00
TOWN, CITY, AND BOROUGH ORDERS.			
City of Waterbury, - - - - -	3,200.00	3,200.00	3,200.00
Town of Middlebury, - - - - -	451.50	451.50	451.50
SCHOOL DISTRICT ORDERS.			
Bunker Hill, Waterbury, - - - - -	140.43	140.43	140.43
BANK STOCKS.			
49 shares Citizens, Waterbury, - - -	4,900.00	6,140.00	6,370.00
60 " Waterbury, " - - - - -	3,000.00	4,300.00	4,800.00
50 " Mercantile, Hartford, - - - - -	5,000.00	5,694.00	6,750.00
100 " Yale, New Haven, - - - - -	10,000.00	11,200.00	11,200.00
24 " Bridgeport, Bridgeport, - - - - -	1,200.00	1,596.00	1,596.00
40 " Hurlbut, West Winsted, - - - - -	4,000.00	5,600.00	5,320.00
12 " Shoe & Leather, New York, - - - - -	1,200.00	1,500.00	1,500.00
15 " Merchants, New Haven, - - - - -	750.00	945.00	840.00
429 " New Haven Co., New Haven, - - -	4,290.00	5,577.00	5,577.00

DIME SAVINGS BANK, WATERBURY—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,463 ; total amount, \$262,072.16
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 250 ; total amount, 172,021.80
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 134 ; total amount, 172,828.61
4. Number of depositors having over \$2,000, - - - - - 20 ; total amount, 58,082.61
5. Total number of depositors, - - - - - 3,867 ; total deposits, \$665,005.18
6. Largest amount due a single depositor, \$12,371.24.
7. Number of accounts opened during the year, 1,064 ; number closed, 584.
8. Amount of income received during the year, \$39,075.08.
9. Amount of dividends declared during the year, \$21,402.37.
10. Amount deposited, including interest credited, the past year, \$321,235.15.
11. Amount withdrawn during the year, \$219,185.11.
12. Increase of deposits the past year, \$102,050.04.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 4 per cent. ; paid April and October.
15. State tax paid during the past year, \$1,324.63 ; U. S. tax, \$18.47.
16. Total office expenses the past year, including salaries, \$2,425.70.
17. Net amount of income during the year from real estate owned, \$100.
18. Amount of assets yielding no income during the year, \$6,850.
19. Are all loans upon real estate secured by first mortgage ? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$51,500.
21. Date of annual meeting for choice of officers, second Wednesday in January.

OFFICERS.—President, E. Leavenworth ; Treasurer, G. S. Parsons ; Directors, Henry C. Griggs, Henry Merriman, F. A. Spencer, Henry H. Peck, Theo. I. Driggs, Chas. W. Gillette, E. N. Lathrop, Edward C. Lewis.

DIME SAVINGS BANK, WILLIMANTIC.

C. P. HEMPSTEAD, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$456,708.64	Loans on Real Estate, - -	\$153,884.00
Surplus Account, - - -	4,100.00	Loans on Stocks and Bonds, -	52,575 00
Interest Account, - - -	1,087.00	Loans on Personal Security, -	77,635.00
Profit and Loss Account, -	1,465.83	Town, City, and Corp'n Bonds,	19,720.00
Special Deposits, - - -	586.00	Town, City, and Borough Orders,	40,000.00
		School District Orders, - -	8,100.00
		Bank Stocks, - - - -	30,678.00
		Furniture and Fixtures, - -	650.00
		Certf. Dep. Merch'ts Loan & T. Co.,	13,000.00
		Cash in First Nat. Bk., Willimantic,	25,225.48
		" Thames " Norwich,	41,570.40
		Cash on hand, - - - -	909.59
Total Liabilities, - - -	\$463,947.47	Total Assets, - - - -	\$463,947.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Norwich City Sinking Fund, 5 per cent., 1908, - \$	10,000.00	10,500.00	11,000.00
City of Cincinnati, Gold, 6 per cent., 1906, - -	8,000.00	9,220.00	9,220.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Windham, - - - - -	5,000.00	5,000.00	5,000.00
Town of Coventry, - - - - -	5,000.00	5,000.00	5,000.00
Borough of Willimantic, - - - - -	30,000.00	30,000.00	30,000.00
SCHOOL DISTRICT ORDERS.			
First School District, Windham, - - - - -	2,600.00	2,600.00	2,600.00
Second " " - - - - -	5,500.00	5,500.00	5,500.00
BANK STOCKS.			
9 shares National Exchange Bank, Hartford, -	450 00	594.00	666.00
69 " First National Bank, " -	6,900.00	7,416.00	8,280.00
28 " First " Willimantic, -	2,800.00	2,800.00	3,080.00
72 " Merchants Loan & Trust Co., " -	7,200.00	7,600.00	7,920.00
15 " Rockville National Bank, Rockville, -	1,500.00	1,540 00	1,650.00
12 " Stafford " Stafford Springs, -	1,200.00	1,278.00	1,278.00
50 " Second " Norwich, -	5,000.00	5,400.00	5,600.00
30 " Thames " " -	3,000.00	4,050.00	4,350.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,854; total amount, \$197,036.55
2. Number of depositors having over \$500 and less than \$1,000, - - - - 146; total amount, 97,395.77
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 114; total amount, 145,739.83
4. Number of depositors having over \$2,000, - - 7; total amount, 16,536 49
5. Total number of depositors, - - - - 2,121; total deposits, \$456,708.64

DIME SAVINGS BANK, WILLIMANTIC—CONTINUED.

6. Largest amount due a single depositor, \$2,982.02.
7. Number of accounts opened during the year, 571 ; number closed, 132.
8. Amount of income received during the year, \$23,203.16.
9. Amount of dividends declared during the year, \$18,338.57.
10. Amount deposited, including interest credited, the past year, \$205,242.40.
11. Amount withdrawn during the year, \$85,053.28.
12. Increase of deposits the past year, \$120,189.12.
13. Amount carried to surplus or profit and loss during the year, \$2,365.83.
14. Rate of dividend the last year, 5 per cent. ; paid April and October.
15. State tax paid during the past year, \$759.70 ; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$1,739.06.
17. Net amount of income during the year from real estate owned ; do not own any.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$14,200.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, James Walden ; Treasurer, C. P. Hempstead ; Executive Committee, James Walden, Ansel Arnold, C. P. Hempstead, Fred. Rogers, David Green-slit, James E. Murray, Wm. C. Jillson.

EASTFORD SAVINGS BANK.

H. B. BURNHAM, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$24,790.81	Loans on Real Estate, - -	\$11,982.30
Interest Account, - -	68.57	Loans on Personal Security, -	6,692.08
		Real Estate by Foreclosure, -	4,870.27
		Cash in Bank, - - -	1,118.92
		Cash on hand, - - -	195.81
Total Liabilities, - -	\$24,859.38	Total Assets, - - -	\$24,859.38

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 214 ; total amount, \$14,191.26
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 10 ; total amount, 6,497.19
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 3 ; total amount, 4,102.36
4. Number of depositors having over \$2,000, - 0 ; total amount, 0.00
5. Total number of depositors, - - - - - 227 ; total deposits, \$24,790.81
6. Largest amount due a single depositor, \$1,505.97.
7. Number of accounts opened during the year, 15 ; number closed, 92.
8. Amount of income received during the year, \$1,544.91.
9. Amount of dividends declared during the year, \$464.23.
10. Amount deposited, including interest credited, the past year, \$3,884.08.
11. Amount withdrawn during the year, \$25,105.29.
12. Decrease of deposits the past year, \$18,987.78.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 2 per cent. ; paid, July 1st.
15. State tax paid during the past year, none ; U. S. tax, \$11.72.
16. Total office expenses the past year, including salaries, \$1,000.39, (18 mo. salary.)
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, \$4,870.27.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$3,000.
21. Date of annual meeting for choice of officers, July 31, 1880.

OFFICERS.—President, J. D. Barrows ; Vice Presidents, O. Fisher and J. H. Simmons ; Treasurer, H. B. Burnham ; Directors or Trustees, Geo. Bugbee, J. D. Barrows, O. Fisher, Isaac Warren, E. W. Warren, P. B. Sibley, A. J. Bowen, A. Kenyon, S. O. Bowen.

BANK COMMISSIONERS' REPORT.

ESSEX SAVINGS BANK.

EDWARD W. REDFIELD, Treasurer.

Incorporated, 1851.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$534,120.84	Loans on Real Estate, -	\$354,555.00
Surplus Account, -	11,755.96	Loans on Stocks and Bonds, -	27,830.00
Interest Account, -	5,778.51	Loans on Personal Security, -	7,257.10
Rents, -	1,078.50	United States Bonds, -	6,000.00
Sundry Accounts, -	60.09	Town, City, and Corp'n Bonds, -	61,473.33
		Railroad Bonds, -	7,632.50
		Bank Stocks, -	25,170.24
		Real Estate by foreclosure, -	30,795.01
		Banking House, -	3,651.69
		Expense Account, -	475.95
		Office Furniture, Safe, etc., -	709.56
		Sundry Accounts, -	25.60
		Cash in Bank, -	24,157.74
		Cash on hand, -	3,060.18
Total Liabilities, -	\$552,793.90	Total Assets, -	\$552,793.90

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 6,000.00	6,000.00	6,262.50
TOWN, CITY, AND CORPORATION BONDS.			
Middletown, 6 per cent., - - - - -	1,000.00	1,000.00	1,050.00
Borough of Danbury, 7 " - - - - -	1,000.00	1,000.00	1,100.00
Town of Lyme, 5 " - - - - -	500.00	500.00	500.00
City of Troy, 5 " - - - - -	10,000.00	10,000.00	10,500.00
" Brooklyn, 7 " - - - - -	5,000.00	5,000.00	5,600.00
" " 6 " - - - - -	1,000.00	1,040.00	1,060.00
Town of Essex, 4½ " - - - - -	20,000.00	20,633.33	20,800.00
City of Cincinnati, 6 " - - - - -	10,000.00	11,050.00	11,200.00
" St. Louis, 6 " - - - - -	10,000.00	11,250.00	11,400.00
RAILROAD BONDS.			
Central Pacific, 6s, - - - - -	1,000.00	1,120.00	1,120.00
N. Y. Central and Hudson River, 7s, - - - - -	5,000.00	6,512.50	6,550.00
BANK STOCKS.			
28 shares Bank of Commerce, New York, - - - - -	2,800.00	2,800.00	4,060.00
20 " Marine, " - - - - -	1,000.00	1,000.00	600.00
30 " American Exchange, " - - - - -	3,000.00	3,257.50	3,450.00
11 " Continental, " - - - - -	1,100.00	1,563.75	1,265.00
10 " Bank of America, " - - - - -	1,000.00	992.50	1,300.00
20 " Park, " - - - - -	2,000.00	2,062.50	2,500.00
30 " Chatham, " - - - - -	750.00	635.62	825.00
24 " Union, " - - - - -	1,200.00	1,051.87	1,680.00
20 " Phoenix, Hartford, - - - - -	2,000.00	1,979.00	3,100.00
20 " Second National, New Haven, - - - - -	2,000.00	2,160.00	3,000.00
18 " Ninth National, New York, - - - - -	1,800.00	1,900.00	1,890.00
8 " Shoe and Leather, " - - - - -	800.00	1,100.00	960.00
10 " Middletown, - - - - -	750.00	1,000.00	1,000.00
2 " Saybrook National, Essex, - - - - -	200.00	270.00	240.00
24 " Delaware & Hudson Canal Co., - - - - -	2,400.00	2,392.50	2,016.00
10 " Bank of New York, New York, - - - - -	1,000.00	1,005.00	1,360.00

ESSEX SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, -	- 1,349; total amount,	\$157,586.54
2.	Number of depositors having over \$500 and less than \$1,000, -	- 162; total amount,	114,284.31
3.	Number of depositors having \$1,000 and not over \$2,000, -	- 105; total amount,	149,103.78
4.	Number of depositors having over \$2,000, -	- 36; total amount,	113,146.21
5.	Total number of depositors, -	- 1,652; total deposits,	\$534,120.84
6.	Largest amount due a single depositor,	\$8,914.46.	
7.	Number of accounts opened during the year, 185; number closed,	81.	
8.	Amount of income received during the year,	\$27,871.88.	
9.	Amount of dividends declared during the year,	\$23,978.96.	
10.	Amount deposited, including interest credited, the past year,	\$108,133.86.	
11.	Amount withdrawn during the year,	\$59,873.18.	
12.	Increase of deposits the past year,	\$48,260.68.	
13.	Amount carried to surplus or profit and loss during the year,	\$972.41.	
14.	Rate of dividend the last year, 5 per cent.; paid January and July 1st.		
15.	State tax paid during the past year,	\$961.17; U. S. tax,	\$224.45.
16.	Total office expenses the past year, including salaries,	\$1,959.34.	
17.	Net amount of income during the year from real estate owned,	\$676.33.	
18.	Amount of assets yielding no income during the year,	\$2,392.50.	
19.	Are all loans upon real estate secured by first mortgage? Yes.		
20.	Largest amount loaned to one individual, company, society, or corporation,	\$6,000.	
21.	Date of annual meeting for choice of officers, fourth Monday in July.		

OFFICERS.—President, Horace H. Starkey; Treasurer, E. W. Redfield; Directors or Trustees, Horace H. Starkey, Henry G. Smith, Benjamin Post, G. R. Dickinson, Jr., N. H. Williams.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

LESTER S. COLE, Treasurer.

Incorporated, 1874.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$297,703.74	Loans on Real Estate, - -	\$145,505.00
Surplus Account, - - -	1,900.00	Loans on Stocks and Bonds,	14,775.00
Interest Account, - - -	7,087.10	Loans on Personal Security,	2,000.00
		United States Bonds, - -	15,575.00
		Town, City, and Corp'n Bonds,	52,983.50
		School District Orders, -	4,650.00
		Bank Stocks, - - -	35,352.63
		Real Estate by Foreclosure,	11,363.21
		Insurance Account, - -	10.75
		Cash in Bank, - - -	24,475.75
Total Liabilities, - - -	\$306,690.84	Total Assets, - - -	\$306,690.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	CCST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, coupon, - - - - -	\$ 15,000.00	15,575.00	15,394.50
TOWN, CITY, AND CORPORATION BONDS.			
Brooklyn, N. Y., City Bonds, - - - -	14,000.00	15,557.50	15,557.50
Borough of Bethel " - - - - -	12,000.00	12,456.00	12,720.00
New York City " - - - - -	20,000.00	24,450.00	24,450.00
Norwalk War " - - - - -	500.00	520.00	520.00
SCHOOL DISTRICT ORDERS.			
Center, Norwalk, - - - - -	3,600.00	3,600.00	3,600.00
Over River, " - - - - -	1,050.00	1,050.00	1,050.00
BANK STOCKS.			
40 shares Continental National Bank, New York,	4,000.00	4,000.00	4,400.00
55 " Phenix " "	1,100.00	1,100.00	1,200.00
50 " Fourth " "	5,000.00	4,790.63	5,625.00
24 " Bank of Norwalk, - - - - -	2,400.00	2,650.00	2,592.00
26 " Fairfield County National Bank, Norwalk,	2,600.00	3,114.00	3,120.00
30 " Park National Bank, New York,	3,000.00	3,180.00	3,817.50
50 " Republic " "	5,000.00	5,050.00	6,300.00
30 " Mercantile " "	3,000.00	2,850.00	2,850.00
30 " Central " "	3,000.00	3,098.00	3,510.00
35 " St. Nicholas " "	3,500.00	3,500.00	3,850.00
20 " Westport " "	2,000.00	2,020.00	2,020.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	559; total amount,	\$78,892.99
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	116; total amount,	76,517.21
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	94; total amount,	120,598.04
4. Number of depositors having over \$2,000, -	10; total amount,	21,695.50
5. Total number of depositors, - - - - -	779; total deposits,	\$297,703.74

FAIRFIELD COUNTY SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,186.13.
7. Number of accounts opened during the year, 171; number closed, 61.
8. Amount of income received during the year, \$14,261.59.
9. Amount of dividends declared during the year, \$10,303.79.
10. Amount deposited, including interest credited, the past year, \$111,854.03.
11. Amount withdrawn during the year, \$77,284.92.
12. Increase of deposits the past year, \$24,265.37.
13. Amount carried to surplus or profit and loss during the year, \$1,400.
14. Rate of dividend the last year, 4 per cent.; paid April and October.
15. State tax paid during the past year, \$486.38; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$462.03.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, \$11,363.21.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$8,500.
21. Date of annual meeting for choice of officers, fourth Wednesday in January.

OFFICERS.—President, Winfield S. Moody; Treasurer, Lester S. Cole; Directors or Trustees, Winfield S. Moody, Martin S. Craw, Edward H. Nash, Joseph W. Hubbell, Alfred H. Camp, Edward Merrill, Elbert Curtis, Sherman Morehouse, Charles E. St. John.

FALLS VILLAGE SAVINGS BANK.

U. H. MINER, Treasurer.

Incorporated, 1854.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$342,787.90	Loans on Real Estate,	- - \$177,083.06
Surplus Account,	- - - 4,450.00	Loans on Personal Security,	- - 46,768.63
Interest Account,	- - - 1,380.63	United States Bonds,	- - 25,100.00
		State Bonds,	- - - 6,000.00
		Town, City, and Corp'n Bonds,	10,000.00
		Town, City, and Borough Orders,	412.80
		Bank Stocks,	- - - 23,865.00
		Real Estate by foreclosure,	- - 36,951.91
		Banking House,	- - - 12,230.28
		Insurance Account,	- - - 99.70
		Expense Account,	- - - 215.08
		Premium Account,	- - - 2,368.13
		Other Assets,	- - - 2,000.00
		Unpaid Interest Account,	- - 1,100.00
		Cash in Bank,	- - - 1,320.58
		Cash on hand,	- - - 3,103.36
Total Liabilities,	- - \$348,618.53	Total Assets,	- - - \$348,618.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 25,100.00	25,298.25	26,857.00
STATE BONDS.			
Missouri, - - - - -	6,000.00	6,630.00	6,630.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, - - - - -	10,000.00	10,700.00	10,700.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Canaan, - - - - -	412.80	412.80	412.80
BANK STOCKS.			
121½ shares National Iron, Falls Village, - -	12,125.00	12,665.00	14,550.00
112 " Continental National, New York, -	11,200.00	11,200.00	11,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 755; total amount, \$91,877.84
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 133; total amount, 92,649.09
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 64; total amount, 87,680.39
4. Number of depositors having over \$2,000, - - 21; total amount, 70,580.58
5. Total number of depositors, - - - - - 973; total deposits, \$342,787.90

FALLS VILLAGE SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$7,151.50.
7. Number of accounts opened during the year, 166; number closed, 119.
8. Amount of income received during the year, \$17,007.07.
9. Amount of dividends declared during the year, \$12,725.35.
10. Amount deposited, including interest credited, the past year, \$85,391.21.
11. Amount withdrawn during the year, \$66,042.20.
12. Increase of deposits the past year, \$19,349.01.
13. Amount carried to surplus or profit and loss during the year, \$450.00.
14. Rate of dividend the last year, 4 per cent.; paid, January and July.
15. State tax paid during the past year, \$569.20; U. S. tax, \$15.91.
16. Total office expenses the past year, including salaries, \$1,063.03.
17. Net amount of income during the year from real estate owned, \$478.86.
18. Amount of assets yielding no income during the year, \$7,200.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$10,000.
21. Date of annual meeting for choice of officers, Sept. 25, 1880.

OFFICERS.—President, Daniel Brewster; Treasurer, U. H. Miner; Directors or Trustees, Daniel Brewster, U. H. Miner, Jas. H. Barnum, H. E. Wetherell, O. M. Brinton, Cornelius Brown, Peter C. Storm.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

GEO. N. WARD, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,175,814.31	Loans on Real Estate, -	\$670,564.33
Surplus Account, - - -	35,000.00	Loans on Stocks and Bonds,	7,180.00
Interest Account, - - -	8,912.43	Loans on Personal Security,	8,800.00
Profit and Loss Account, -	4,200.00	United States Bonds, - -	1,050.00
		Town, City, and Corp'n Bonds,	224,410.00
		Bank Stocks, - - -	73,934.50
		Real Estate by Foreclosure,	167,739.45
		Tax Account, - - -	1,183.67
		Expense Account, - - -	1,198.35
		Fixture Account, - - -	600.00
		Bank Block Building Account,	2,931.77
		Miscellaneous Account, -	155.84
		Cash in Bank, - - -	61,031.46
		Cash on hand, - - -	3,147.37
Total Liabilities, -	\$1,223,926.74	Total Assets, - - -	\$1,223,926.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 1,000.00	1,050.00	1,043.75
TOWN, CITY, AND CORPORATION BONDS.			
Middletown Town, 6s, - - - - -	121,000.00	128,260.00	133,100.00
“ “ 7s, - - - - -	50,500.00	55,550.00	58,075.00
Portland “ 7s, - - - - -	14,000.00	14,980.00	15,680.00
Middlefield “ 7s, - - - - -	8,400.00	8,820.00	9,408.00
Chatham “ 5s, - - - - -	6,100.00	6,100.00	6,222.00
Cincinnati City, 6s, - - - - -	10,000.00	10,700.00	11,000.00
BANK STOCKS.			
101 shares Middlesex Co. Nat. Bank, Middletown,	10,100.00	10,100.00	11,918.00
105 “ Central “ “	7,875.00	10,625.00	11,340.00
200 “ First “ “	20,000.00	20,210.00	22,000.00
51 “ First “ Portland,	5,100.00	5,543.00	5,610.00
91 “ First “ West Meriden,	9,100.00	10,081.50	10,192.00
150 “ First “ Norwich,	15,000.00	16,205.00	16,350.00
10 “ Meriden “ Meriden,	1,000.00	1,170.00	1,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,720; total amount, \$210,809.70
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 343; total amount, 246,315.09
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 378; total amount, 554,435.41
4. Number of depositors having over \$2,000, - - - - - 41; total amount, 164,254.11
5. Total number of depositors, - - - - - 2,482; total deposits, \$1,175,814.31

FARMERS & MECHANICS SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$20,430.50.
7. Number of accounts opened during the year, 275 ; number closed, 205.
8. Amount of income received during the year, \$65,104.75.
9. Amount of dividends declared during the year, \$45,429.43.
10. Amount deposited, including interest credited, the past year, \$178,309.46.
11. Amount withdrawn during the year, \$150,111.64.
12. Increase of deposits the past year, \$28,197.82.
13. Amount carried to surplus and profit and loss during the year, \$11,933.76.
14. Rate of dividend the last year, 4 per cent ; paid Feb. 11th and Aug. 11th.
15. State tax paid during the past year, \$1,808.89 ; U. S. tax, \$423.06.
16. Total office expenses the past year, including salaries, \$5,607.58.
17. Net amount of income during the year from real estate owned, \$4,009.11.
18. Amount of assets yielding no income during the year, \$12,320.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corp'n, \$23,333.33.
21. Date of annual meeting for choice of officers, second Wednesday in July.

OFFICERS.—President, Benj. Douglas ; Vice President, H. D. Hall ; Treasurer, Geo. N. Ward ; Directors, Wm. R. Galpin, A. G. Pease, Jesse G. Baldwin, E. Bound Chaffee, L. Bailey, S. T. Camp, J. M. Douglas.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

Incorporated, 1851.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$1,766,159.26	Loans on Real Estate	\$1,221,154.00
Surplus Account, - - -	40,000.00	Loans on Stocks and Bonds, -	500.00
Interest Account, - - -	33,925.88	Loans on Personal Security, -	53,450.00
		United States Bonds, -	150,000.00
		Town, City and Corp'n Bonds,	70,000.00
		Railroad Bonds, - - -	94,000.00
		Bank Stocks, - - -	170,900.00
		Real Estate by Foreclosure, -	44,350.00
		Banking House, - - -	4,000.00
		Cash in Bank, - - -	25,711.43
		Cash on hand, - - -	6,019.71
Total Liabilities, -	\$1,840,085.14	Total Assets, - -	\$1,840,085.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 70,000.00	71,733.75	75,600.00
4s of 1907, registered, - - - - -	80,000.00	79,867.50	85,700.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford, 4½ per cent., - - -	60,000.00	62,495.00	64,200.00
" Bridgeport, 4½ " - - - - -	10,000.00	10,305.00	10,500.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6 per cent; -	32,000.00	38,192.50	39,040.00
Morris & Essex, 7 " - - - - -	10,000.00	13,035.00	13,000.00
Buffalo, New York & Erie, 7 " - - - - -	30,000.00	37,450.00	37,200.00
Pittsburg, F't Wayne & Chicago, 7 " - - -	10,000.00	12,853.34	13,000.00
Chicago & Alton, 7 " - - - - -	10,000.00	11,932.75	12,100.00
Galena & Chicago, 7 " - - - - -	2,000.00	1,863.81	2,060.00
BANK STOCKS.			
88 shares Charter Oak National, Hartford, -	8,800.00	10,469.50	11,440.00
113 " Farmers & Mechanics Nat'l, " -	11,300.00	16,825.50	14,012.00
138 " National Exchange, " -	6,900.00	8,493.25	10,212.00
10 " Hartford National, " -	1,000.00	1,481.50	1,670.00
100 " City, " -	10,000.00	10,978.25	10,000.00
40 " State Bank, " -	4,000.00	4,731.00	4,400.00
60 " Phoenix National, " -	6,000.00	8,332.00	10,020.00
17 " Mercantile " -	1,700.00	2,007.75	2,210.00
45 " Ætna " -	4,500.00	5,290.25	5,850.00
200 " First " -	20,000.00	26,365.25	24,000.00
70 " American " -	3,500.00	5,285.00	4,900.00
100 " National New Haven, New Haven, -	10,000.00	13,350.95	16,000.00
30 " Merchants National, " -	1,500.00	1,700.00	1,500.00
50 " Meriden " Meriden, -	5,000.00	5,475.00	6,000.00
207 " Home " -	20,700.00	22,109.00	24,426.00
200 " First " -	20,000.00	22,455.68	22,000.00
8 " Middlesex County National, Middletown,	800.00	800.00	880.00
50 " New Britain " -	5,000.00	5,660.00	6,250.00
106 " Merchants " New York,	5,300.00	6,890.78	6,784.00
50 " National Bank of Commerce, " -	5,000.00	7,360.51	7,000.00
100 " American Exchange National, " -	10,000.00	11,304.41	11,900.00
99 " National Bank of Norwalk, Norwalk,	9,900.00	10,746.50	10,692.00

FARMINGTON SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 2,291; total amount, \$273,800.26
 2. Number of depositors having over \$500 and less than \$1,000, - - - - - 487; total amount, 328,607.00
 3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 481; total amount, 692,198.00
 4. Number of depositors having over \$2,000, - - 143; total amount, 471,554.00
-
5. Total number of depositors, - - - - - 3,402; total deposits, \$1,766,159.26
 6. Largest amount due a single depositor, \$12,978.51.
 7. Number of accounts opened during the year, 424; number closed, 205.
 8. Amount of income received during the year, \$105,018.98.
 9. Amount of dividends declared during the year, \$75,080.72.
 10. Amount deposited, including interest credited, the past year, \$336,482.01.
 11. Amount withdrawn during the year, \$232,188.03.
 12. Increase of deposits the past year, \$104,293.98.
 13. Amount carried to surplus or profit and loss during the year, \$24,488.59 (paid for premiums and charged to profit and loss).
 14. Rate of dividend the last year; $4\frac{1}{2}$ per cent.; paid January 1, and July 1.
 15. State tax paid during the past year, \$3,890.42; U. S. tax, 137.14.
 16. Total office expenses the past year, including salaries, \$5,229.54.
 17. Net amount of income during the year from real estate owned, \$662.92.
 18. Amount of assets yielding no income during the year, none.
 19. Are all loans upon real estate secured by first mortgage? Yes.
 20. Largest amount loaned to one individual, company, society, or corporation, \$20,000.
 21. Date of annual meeting for choice of officers, third Monday in January.

OFFICERS.—President, William Gay; Treasurer, Julius Gay; Directors or Trustees, William Gay, Augustus Ward, W. M. Wadsworth, John S. Rice, Charles L. Whitman, Franklin Wheeler, Edward Norton, Chauncey Deming, Henry W. Barbour.

FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer.

Incorporated, 1865.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$227,046.72	Loans on Real Estate, -	\$156,392.29
Surplus Account, - - -	3,000.00	Loans on Stocks and Bonds,	11,507.00
Interest Account, - - -	4,196 33	Loans on Personal Security,	640.00
		United States Bonds, - -	5,000.00
		Town, City, and Corp'n Bonds,	15,800.00
		Bank Stocks, - - -	12,300.00
		Real Estate by Foreclosure, -	25,420.00
		Insurance Account, - -	15.50
		Furniture and Fixtures, -	250.00
		Cash in Bank, - - -	6,918.26
Total Liabilities, -	\$234,243.05	Total Assets, - -	\$234,243.05

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - -	\$ 5,000.00	5,000.00	5,380.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Chatham, 7s, - - - - -	3,000.00	3,000.00	3,360.00
" Middletown, 7s, - - - - -	2,000.00	2,000.00	2,240.00
" Portland, 7s, - - - - -	8,300.00	8,300.00	9,296.00
" Middlefield, 6s, - - - - -	500.00	500.00	550.00
" Portland, 6s, - - - - -	2,000.00	2,000.00	2,200.00
BANK STOCKS.			
50 shares First National, Portland, - - -	5,000.00	5,000.00	5,500.00
40 " " Middletown, - - -	4,000.00	4,000.00	4,200.00
33 " National Shoe & Leather Bank, New York,	3,300.00	3,300.00	4,290.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 582; total amount, \$61,787.60
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 73; total amount, 52,314.18
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 51; total amount, 73,683.81
4. Number of depositors having over \$2,000, - 13; total amount, 39,261.13
5. Total number of depositors, - - - - - 719; total deposits, \$227,046.72
6. Largest amount due a single depositor, \$6,670.96.
7. Number of accounts opened during the year, 25; number closed, 73.
8. Amount of income received during the year, \$19,032.22.
9. Amount of dividends declared during the year, \$12,322.58.
10. Amount deposited, including interest credited, the past year, \$17,362.14.
11. Amount withdrawn during the year, \$19,458.87.
12. Decrease of deposits the past year, \$2,096.73.

FREESTONE SAVINGS BANK—CONTINUED.

13. Amount carried to surplus and profit and loss during the year, \$3,000.
14. Rate of dividend the last year, $5\frac{1}{2}$ per cent. ; paid $2\frac{1}{2}$ per ct. Feb. 1st, 3 per ct. Aug. 1st.
15. State tax paid during the past year, \$334.22 ; United States tax, \$40.70.
16. Total office expenses the past year, including salaries, \$372.10.
17. Net amount of income during the year from real estate owned, \$1,139.71.
18. Amount of assets yielding no income during the year, \$5,100.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$14,000.
21. Date of annual meeting for choice of officers, first Monday in July.

OFFICERS.—President, E. White ; Vice-President, W. W. Coe ; Treasurer, John H. Sage ; Directors or Trustees, Edwin Bell, Geo. W. Pettis, H. Gildersleeve, Hobart Davis, Nelson Shepard, E. Brainerd, H. S. Cooper.

GREENWICH SAVINGS BANK.

MARK BANKS, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$92,659.87	Loans on Real Estate, - -	\$58,312.00
Surplus Account, - - -	1,070.92	Loans on Stocks and Bonds,	150.00
Interest Account, - - -	1,256.92	Loans on Personal Security,	2,480.59
		Town Bonds, - - -	5,250.00
		Borough Notes, - - -	2,650.00
		Real Estate by Foreclosure, -	2,877.31
		Tax Account, - - -	82.77
		Expense Account, -	53.09
		Cash in Bank, - - -	21,497.41
		Cash on hand, - - -	1,634.54
Total Liabilities, - - -	\$94,987.71	Total Assets, - - -	\$94,987.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Greenwich, - - - - -	\$ 5,000.00	5,250.00	5,250.00
Borough of Greenwich Notes, - - - -	2,650.00	2,650.00	2,650.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 353; total amount, \$33,572.40
2. Number of depositors having over \$500 and less than \$1,000, - - - - 34; total amount, 23,568.15
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 14; total amount, 19,661.57
4. Number of depositors having over \$2,000, - - 4; total amount, 15,857.75
5. Total number of depositors, - - - - 405; total deposits, \$92,659.87
6. Largest amount due a single depositor, \$7,814.92
7. Number of accounts opened during the year, 72; number closed, 73.
8. Amount of income received during the year, \$5,300.98.
9. Amount of dividends declared during the year, \$3,294.54.
10. Amount deposited, including interest credited, the past year, \$57,028.88.
11. Amount withdrawn during the year, \$59,419.49.
12. Decrease of deposits the past year, \$2,390.61.
13. Amount carried to surplus or profit and loss during the year, \$412.50.
14. Rate of dividend the last year, 3 and 4 per cent.; paid, January and July.
15. State tax paid during the past year, \$167.13; U. S. tax, \$40.07.
16. Total office expenses the past year, including salaries, \$909.51.
17. Net amount of income during the year from real estate owned, none or nominal.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,000.
21. Date of annual meeting for choice of officers, first Thursday in July.

OFFICERS.—President, Robert M. Bruce; Treasurer, Mark Banks; Thos. Mayo, 1st Vice President; John Dayton, 2d Vice-President; Trustees, Solomon Mead, Samuel Mills, Lyman Mead, John G. Reynolds, Frank Shepard, Thomas Ritch, Wm. A. Howe, Benjamin Wright, Thos. A. Mead, Denom Palmer, Willis H. Wilcox, James H. Brush, Odle C. Knapp, Wm. H. Briggs.

GROTON SAVINGS BANK, MYSTIC RIVER.

A. H. SIMMONS, Treasurer.

Incorporated, 1854.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$543,246.16	Loans on Real Estate, - -	\$316,475.93
Surplus Account, - -	18,121.57	Loans on Stocks and Bonds,	9,000.00
		State Bonds, - - -	40,000.00
		Town, City, and Corp'n Bonds,	42,000.00
		Town, City, and Borough Orders,	2,000.00
		Bank Stocks, - - -	71,555.60
		Real Estate by Foreclosure, -	62,523.98
		Cash in Bank, - - -	17,812.22
Total Liabilities, - -	\$561,367.73	Total Assets, - - -	\$561,367.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
STATE BONDS.			
Connecticut, 5 per cent., - - - - -	\$ 40,000.00	42,200.00	41,600.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Greenwich, Conn., - - - - -	10,000.00	10,500.00	10,500.00
City of Rochester, N. Y., - - - - -	5,000.00	5,642.33	6,000.00
“ Buffalo, “ - - - - -	2,000.00	2,260.00	2,400.00
“ Burlington, Vt., - - - - -	10,000.00	10,500.00	10,500.00
“ Cincinnati, Ohio, - - - - -	5,000.00	5,350.00	5,500.00
“ St. Louis, Mo., - - - - -	10,000.00	11,300.00	11,300.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Groton, - - - - -	2,000.00	2,000.00	2,000.00
BANK STOCKS.			
32 shares Union National Bank, New York, -	1,600.00	1,600.00	2,368.00
20 “ Corn Exchange National Bank, New York,	2,000.00	1,947.50	2,960.00
30 “ Importers & Traders “ “	3,000.00	3,000.00	6,450.00
50 “ Nassau “ “	5,000.00	5,144.00	5,000.00
50 “ Hanover “ “	5,000.00	5,234.25	5,650.00
40 “ Fourth “ “	4,000.00	4,027.68	4,500.00
38 “ Continental “ “	3,800.00	5,079.00	4,370.00
90 “ Marine “ “	9,000.00	15,000.00	11,250.00
50 “ Pacific “ “	2,500.00	2,690.00	3,750.00
33½ “ Central “ “	3,333.33	5,506.88	3,900.00
80 “ Merchants Exchange “ “	4,000.00	4,940.76	3,920.00
8 “ Exchange, St. Louis, - - - - -	800.00	480.00	160.00
14 “ Mechanics, “ - - - - -	1,400.00	1,300.00	1,050.00
30 “ Bank of Commerce, New London, -	3,000.00	3,225.00	3,300.00
40 “ Union National Bank, “ -	4,000.00	4,071.75	4,120.00
116 “ Mystic River “ - - - - -	5,800.00	6,325.60	7,540.00
49 “ Mystic “ - - - - -	2,450.00	2,739.00	2,793.00
20 “ Pawcatuck “ Stonington, -	1,000.00	1,000.00	1,000.00

GROTON SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,122; total amount, \$138,816.25
2. Number of depositors having over \$500 and less than \$1,000, - - - - 181; total amount, 125,829.60
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 100; total amount, 137,770.54
4. Number of depositors having over \$2,000, - - 42; total amount, 140,829.77
5. Total number of depositors, - - - - 1,445; total deposits, \$543,246.16
6. Largest amount due a single depositor, \$8,503.43.
7. Number of accounts opened during the year, 169; number closed, 101.
8. Amount of income received during the year, \$30,160.63.
9. Amount of dividends declared during the year, \$20,632.37.
10. Amount deposited, including interest credited, the past year, \$91,882.54.
11. Amount withdrawn during the year, \$81,630.36.
12. Increase of deposits the past year, \$10,252.18.
13. Amount carried to surplus or profit and loss during the year, \$2,456.13.
14. Rate of dividend the last year, 4 per cent.; paid April 1st and October 1st.
15. State tax paid during the past year, \$1,094.93; U. S. tax, \$301.67.
16. Total office expenses the past year, including salaries, \$1,590.50.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, \$25,600.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$25,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Henry B. Noyes; Treasurer, A. H. Simmons; Directors or Trustees, T. S. Greenman, Wm. H. Potter, Lemuel Clift, I. O. Fish, Wm. Clift, A. H. Simmons.

GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

Incorporated, 1875.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$100,866.24	Loans on Real Estate, - -	\$60,616.14
Surplus Account, - - -	1,957.14	Loans on Personal Security, -	8,786.50
Interest Account, - - -	1,207.49	United States Bonds, - -	18,116.25
		Bank Stocks, - - -	10,256.00
		Tax Account, - - -	40.79
		Expense Account, - - -	145.35
		Cash in Bank, - - -	3,394.97
		Cash on hand, - - -	2,674.87
Total Liabilities, - -	\$104,030.87	Total Assets, - - -	\$104,030.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 12,000.00	12,972.50	12,540.00
5s of 1881, " - - - - -	5,000.00	5,143.75	5,068.75
BANK STOCKS.			
20 shares Yale National Bank, New Haven, -	2,000.00	2,000.00	2,240.00
25 " Second " " -	2,500.00	3,825.00	3,825.00
36 " First " West Meriden, -	3,600.00	3,939.00	3,939.00
4 " Middlesex Co." Middletown, -	400.00	492.00	492.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 392; total amount, \$41,333.39
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 38; total amount, 25,530.98
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 25; total amount, 34,001.87
4. Number of depositors having over \$2,000, - - 0; total amount, 00,000.00
5. Total number of depositors, - - - - 455; total deposits, \$100,866.24
6. Largest amount due a single depositor, \$1,868.50.
7. Number of accounts opened during the year, 130; number closed, 56.
8. Amount of income received during the year, \$4,864.47.
9. Amount of dividends declared during the year, \$3,134.39.
10. Amount deposited, including interest credited, the past year, \$42,940.82.
11. Amount withdrawn during the year, \$18,335.97.
12. Increase of deposits the past year, \$24,604.85.
13. Amount carried to surplus or profit and loss during the year, \$791.17.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.

GUILFORD SAVINGS BANK—CONTINUED.

15. State tax paid during the past year, \$81.58; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$600.38.
17. Net amount of income during the year from real estate owned; own none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$4,000.
21. Date of annual meeting for choice of officers, first Tuesday in October.

OFFICERS.—President, Edward R. Landon; Treasurer, Charles Griswold; Directors or Trustees, Frederick Spencer, John N. Chittenden, John Bishop, Martin C. Bishop, Samuel W. Dudley, Henry E. Norton, Lewis R. Elliot, Edward Griswold, Alvan Talcott, John B. Wright, Samuel R. Crampton, Edward F. Jones, Heman C. Stone, Nathan Evarts, B. Monroe, Christopher Spencer, H. L. Harrison, George E. Elliot, David Beach, George Rose, Edwin W. Bartlett, Samuel Chidsey, John B. Hubbard, Rufus N. Leete, Chas. Griswold.

HIGGANUM SAVINGS BANK.

E. D. GILBERT, Treasurer.

Incorporated, 1874.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits, -	\$11,198.92	Loans on Real Estate, -	\$5,376.00
Interest Account, - - -	165.32	Loans on Personal Security, -	400.00
		Bank Stocks, - - -	2,500.00
		Tax Account, - - -	2.00
		Town Note, - - -	2,000.00
		Stock and Fixtures, - -	817.65
		Cash in Bank, - - -	76.21
		Cash on hand, - - -	192.38
Total Liabilities, - -	\$11,364.24	Total Assets, - - -	\$11,364.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Haddam Note, - - - - -	\$ 2,000.00	2,000.00	2,000.00
BANK STOCKS.			
5 shares U. S. Trust Co., Hartford, - -	500.00	500.00	375.00
20 " Conn. " " " - -	2,000.00	2,000.00	2,000.00

MISCELLANEOUS ITEMS.

- Number of depositors having \$500 or less, - - 98; total amount, \$4,779.74
- Number of depositors having over \$500 and less than \$1,000, - - - - 5; total amount, 3,225.75
- Number of depositors having \$1,000 and not over \$2,000, - - - - 3; total amount, 3,193.43
- Number of depositors having over \$2,000, - - 0; total amount, 0.00
- Total number of depositors, - - - - 106; total deposits, \$11,198.92
- Largest amount due a single depositor, \$1,087.61.
- Number of accounts opened during the year, 8; number closed, 9.
- Amount of income received during the year, \$527.14.
- Amount of dividends declared during the year, \$375.58.
- Amount deposited, including interest credited, the past year, \$2,819.63.
- Amount withdrawn during the year, \$1,558.28.
- Increase of deposits the past year, \$1,261.38.
- Amount carried to surplus or profit and loss during the year, nothing.
- Rate of dividend the last year, 4 per cent.; paid January and July.
- State tax paid during the past year, \$2.00; U. S. tax, nothing.
- Total office expenses the past year, including salaries, nothing.
- Net amount of income during the year from real estate owned, nothing.
- Amount of assets yielding no income during the year, \$3,375.17.
- Are all loans upon real estate secured by first mortgage? Yes.
- Largest amount loaned to one individual, company, society, or corporation, \$2,000.
- Date of annual meeting for choice of officers, second Monday in August.

OFFICERS.—President, Geo. M. Clark; Treasurer, Edward D. Gilbert; Directors or Trustees, Geo. M. Clark, Edward D. Gilbert, Thos. J. Clark, Giles Thayer, William J. Smith.

JEWETT CITY SAVINGS BANK.

HENRY T. CROSBY, Treasurer.

Incorporated, 1873

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$254,290.24	Loans on Real Estate, -	- \$102,370.00
Surplus Account, - - -	4,227.50	Loans on Personal Security, -	15,120.00
Interest Account, - - -	4,812.68	United States Bonds, - -	5,221.50
Other Liabilities, - - -	233.47	Town, City, and Corp'n Bonds,	38,435.00
		Railroad Bonds, - - -	11,742.00
		Bank Stocks, - - -	77,212.00
		Tax Account, - - -	210.56
		Insurance Account, - - -	121.75
		Expense Account, - - -	284.93
		Thames Loan and Trust Co. Stock,	6,175.00
		Deposit in Cranston S. Bank, R. I.,	458.52
		Cash in Bank, - - -	3,878.17
		Cash on hand, - - -	2,334.46
Total Liabilities, - - -	\$263,563.89	Total Assets, - - -	\$263,563.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 5,000.00	5,221.50	5,362.50
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 6 per cent. of 1906, - -	20,000.00	23,060.00	23,060.00
" Norwich, 5 " " 1908, - -	15,000.00	15,375.00	15,750.00
RAILROAD BONDS.			
New London Northern, 5 per cent. of 1910, -	5,000.00	5,300.00	5,300.00
Norwich & Worcester, 6 " " 1897, -	1,000.00	1,142.00	1,160.00
Cincinnati, Hamilton & Dayton, 6 per cent. of 1905,	5,000.00	5,300.00	5,300.00
BANK STOCKS.			
250 Shares Thames National, Norwich, - -	25,000.00	33,576.00	35,000.00
126 " Second " " - -	12,600.00	14,431.00	14,616.00
64 " Norwich " " - -	6,400.00	6,920.00	7,040.00
10 " First " Killingly, - -	1,000.00	1,180.00	1,180.00
84 " National Bank of Commerce, New London,	8,400.00	8,400.00	9,240.00
80 " Mechanics National, New York, - -	2,000.00	2,505.00	2,800.00
22 " Fourth " " - -	2,200.00	2,521.00	2,530.00
67 " Central " " - -	6,700.00	7,679.00	7,772.00

JEWETT CITY SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 570; total amount, \$66,109.02
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 66; total amount, 47,355.26
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 59; total amount, 86,280.80
4. Number of depositors having over \$2,000, - - 13; total amount, 54,545.16
5. Total number of depositors, - - - - - 708; total deposits, \$254,290.24
6. Largest amount due a single depositor, \$9,872.52.
7. Number of accounts opened during the year, 152; number closed, 48.
8. Amount of income received during the year, \$11,878.87.
9. Amount of dividends declared during the year, \$10,717.88.
10. Amount deposited, including interest credited, the past year, \$89,536.32.
11. Amount withdrawn during the year, \$30,159.04.
12. Increase of deposits the past year, \$59,377.28.
13. Amount carried to surplus or profit and loss during the year, \$977.50.
14. Rate of dividend the last year, 5 per cent.; paid, Oct. 15, 1879, and April 15, 1880.
15. State tax paid during the past year, \$368.86; U. S. tax, \$13.63.
16. Total office expenses the past year, including salaries, \$589.06.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, \$6,663.52.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$19,000.
21. Date of annual meeting for choice of officers, second Wednesday in July.

OFFICERS.—President, Hezekiah L. Reade; Treasurer, Henry T. Crosby; Directors or Trustees, Cornelius Murphy, Beriah H. Browning, John R. Tracy, Francis S. Young, Albert G. Brewster, Henry L. Johnson, Joseph E. Leonard, Israel Mathewson, Charles H. Fanning, George W. Brown, Daniel M. Brown, Stephen Tiffany.

LITCHFIELD SAVINGS SOCIETY.

HENRY R. COIT, Treasurer.

Incorporated, 1850.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$707,916.23	Loans on Real Estate, - - -	\$341,511.49
Surplus Account, - - -	21,500.00	Loans on Stocks and Bonds, -	24,300.00
Interest Account, - - -	10,788.04	Loans on Personal Security, -	13,925.00
		United States Bonds, - - -	25,925.00
		Town, City, and Corp'n Bonds,	211,285.00
		Railroad Bonds, - - -	2,000.00
		Bank Stocks, - - -	95,346.48
		Real Estate by Foreclosure, -	13,975.92
		Tax Account, - - -	98.37
		Expense Account, - - -	122.34
		Cash in Bank, - - -	11,714.67
Total Liabilities, - - -	\$740,204.27	Total Assets, - - -	\$740,204.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 10,000.00	10,000.00	10,425.00
4s of 1907, " - - - - -	10,000.00	10,925.00	10,725.00
4s of 1907, coupon, - - - - -	5,000.00	5,000.00	5,362.50
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hebron, - - - - -	5,000.00	5,150.00	5,250.00
" Greenwich, - - - - -	30,000.00	32,400.00	32,800.00
" Litchfield, - - - - -	86,000.00	86,000.00	95,000.00
" Washington, - - - - -	16,000.00	16,000.00	17,600.00
" Roxbury, - - - - -	8,100.00	8,100.00	8,900.00
" Morris, - - - - -	18,600.00	18,600.00	20,500.00
Borough of Danbury, - - - - -	10,000.00	10,475.00	10,475.00
County of New York, - - - - -	10,000.00	11,800.00	11,800.00
City of New York, - - - - -	10,000.00	11,800.00	11,800.00
" Buffalo, N. Y., - - - - -	1,000.00	1,240.00	1,240.00
" Providence, R. I., - - - - -	9,000.00	9,720.00	9,720.00
RAILROAD BONDS.			
New York & Harlem, 7 per cent., - - -	2,000.00	2,000.00	2,500.00
BANK STOCKS.			
110 shares Waterbury National Bank, - -	5,500.00	5,850.00	8,500.00
120 " Citizens " Waterbury, - - -	12,000.00	12,070.00	15,000.00
10 " Birmingham " - - -	1,000.00	1,000.00	1,150.00
25 " Mercantile " Hartford, - - -	2,500.00	2,500.00	3,250.00
112 " Phoenix " " - - -	11,200.00	12,659.50	16,500.00
100 " Hartford " " - - -	10,000.00	15,100.25	15,600.00
35 " Farm. & Mech. " " - - -	3,500.00	4,025.00	4,050.00
21 " State Bank, " " - - -	2,100.00	2,394.00	2,400.00
4 " National Exchange Bank, " - - -	200.00	280.00	280.00
50 " First National Bank, " - - -	5,000.00	5,660.00	5,750.00

LITCHFIELD SAVINGS SOCIETY—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.					PAR VALUE.	COST.	MARKET VALUE.
10 shares	American Nat. Bank, Hartford,	-	\$		500.00	690.00	700.00
15 "	Yale " New Haven,	-			1,500.00	1,530.00	1,600.00
15 "	National Tradesmen's Bank, New Haven,				1,500.00	2,130.00	2,130.00
203 "	New Haven Co. Nat. Bank,				2,030.00	2,334.50	2,500.00
31 "	City Bank,				3,100.00	3,472.00	3,500.00
30 "	National Park Bank, New York,	-			3,000.00	3,222.50	3,750.00
20 "	Am. Exchange Nat. Bk.,	"	-		2,000.00	2,132.50	2,400.00
10 "	St. Nicholas	"	"	-	1,000.00	1,000.00	1,090.00
20 "	Imp. & Traders	"	"	-	2,000.00	2,127.50	5,000.00
15 "	Mechanics	"	"	-	1,500.00	1,591.23	1,600.00
25 "	Continental	"	"	-	2,500.00	2,505.00	2,500.00
16 "	Fourth	"	"	-	1,600.00	1,685.25	1,900.00
19 "	Metropolitan	"	"	-	1,900.00	1,993.50	2,800.00
22 "	Nat. Bank of the Republic,	"	-		2,200.00	2,200.00	2,700.00
10 "	" of Commerce,	"	-		1,000.00	1,022.50	1,150.00
40 "	Union National Bank,	"	-		2,000.00	2,026.25	2,200.00
15 "	Bank of America,	"	-		1,500.00	2,145.00	2,000.00

MISCELLANEOUS ITEMS.

- Number of depositors having \$500 or less, - 1,598; total amount, \$175,238.48
- Number of depositors having over \$500 and less than \$1,000, - - - - - 258; total amount, 182,859.09
- Number of depositors having \$1,000 and not over \$2,000, - - - - - 142; total amount, 190,803.43
- Number of depositors having over \$2,000, - - 55; total amount, 159,015.23
- Total number of depositors, - - - - - 2,053; total deposits, \$707,916.23
- Largest amount due a single depositor, \$10,217.11.
- Number of accounts opened during the year, 253; number closed, 151.
- Amount of income received during the year, \$42,693.21.
- Amount of dividends declared during the year, \$34,372.12.
- Amount deposited, including interest credited, the past year, \$99,318.78.
- Amount withdrawn during the year, \$88,901.10.
- Increase of deposits the past year, \$10,417.68.
- Amount carried to surplus or profit and loss during the year: new account surplus opened, \$21,500.
- Rate of dividend the last year, 5 per cent.; paid January and July.
- State tax paid during the past year, \$1,186.84; U. S. tax, \$163.77.
- Total office expenses the past year, including salaries, \$2,058.22.
- Net amount of income during the year from real estate owned, \$241.63.
- Amount of assets yielding no income during the year, \$38,888.24.
- Are all loans upon real estate secured by first mortgage? Yes.
- Largest amount loaned to one individual, company, society, or corporation, \$28,000.
- Date of annual meeting for choice of officers, last Saturday in June.

OFFICERS.—President, George C. Woodruff; Treasurer, Henry R. Coit; Directors or Trustees, George C. Woodruff, Frederick D. McNeil, Jesse L. Judd, George M. Woodruff, William H. Braman.

MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer.

Incorporated, 1867.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$1,163,266.46	Loans on Real Estate, - -	\$495,799.00
Surplus Account, - - -	25,359.73	Loans on Stocks and Bonds, -	17,440.00
Interest Account, - - -	5,813.45	United States Bonds, - -	110,921.87
Rent Acc't from forecl'd property,	8,384.34	State Bonds, - - -	3,180.00
		Town, City, and Corp'n Bonds,	135,517.00
		Railroad Stocks, - - -	10,000.00
		Railroad Bonds, - - -	12,900.00
		Bank Stocks, - - -	156,941.00
		Real Estate by Foreclosure, -	218,474.41
		Tax and Insurance Account, -	1,247.31
		Expense Account, - - -	212.51
		Maintenance Acc't on forecl'd R.E.,	6,523.06
		Cash in Bank, - - -	32,390.30
		Cash on hand, - - -	1,277.52
Total Liabilities, -	\$1,202,823.98	Total Assets, - -	\$1,202,823.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 15,000.00	16,040.62	15,656.25
5s of 1881, " - - - - -	50,000.00	51,531.25	51,187.50
Currency 6s, - - - - -	35,000.00	43,350.00	44,100.00
STATE BONDS.			
Connecticut 6s, 1884, - - - - -	3,000.00	3,180.00	3,180.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Greenwich, 6 per cent., - - -	7,000.00	7,262.00	7,700.00
" Norfolk, 6 " - - - - -	6,000.00	6,000.00	6,600.00
City of New London, various issues, 7 per cent., -	79,000.00	79,705.00	90,850.00
" Cincinnati, Ohio, 6 per cent., 1909, -	20,000.00	21,500.00	23,000.00
" " " 7 ³ / ₁₀ " 1902 and 1906,	15,000.00	19,050.00	19,200.00
Equitable Trust Co., New London, 6 per cent., -	1,000.00	1,000.00	1,000.00
" " " " 7 " -	1,000.00	1,000.00	1,000.00
RAILROAD STOCKS.			
New London Northern, - - - - -	10,000.00	10,000.00	10,500.00
RAILROAD BONDS.			
New York Central & Hudson River, 7 per cent., -	10,000.00	12,900.00	13,100.00

MARINERS SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.				PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.						
7 shares	Marine National,	New York, \$		700.00	700.00	840.00
91 "	Continental "	"		9,100.00	9,190.00	10,556.00
100 "	American Exchange National,	"		10,000.00	11,610.00	11,900.00
40 "	National Bank of State of N. Y.,	"		4,000.00	5,000.00	4,600.00
50 "	National Bank of Commerce,	"		5,000.00	6,700.00	7,200.00
100 "	National Park,	"		10,000.00	12,200.00	12,700.00
67 "	Metropolitan National,	"		6,700.00	10,094.00	10,117.00
100 "	First "	Norwich,		10,000.00	10,500.00	11,000.00
100 "	Second "	"		10,000.00	11,300.00	11,300.00
100 "	Thames "	"		10,000.00	13,350.00	13,400.00
50 "	Norwich "	"		5,000.00	5,600.00	5,600.00
100 "	Uncas "	"		5,000.00	5,075.00	5,500.00
120 "	Merchants "	"		4,800.00	5,250.00	4,320.00
200 "	National Bank Commerce, New London,	"		20,000.00	21,450.00	21,450.00
163 "	" Union,	"		16,300.00	16,922.00	17,440.00
400 "	" Whaling,	"		10,000.00	12,000.00	15,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 622; total amount, \$233,313.43
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 276; total amount, 181,775.91
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 260; total amount, 344,506.15
4. Number of depositors having over \$2,000, - 116; total amount, 403,670.96
5. Total amount of depositors, - - - - - 2,274; total deposits, \$1,163,266.46
6. Largest amount due a single depositor, \$18,735.09.
7. Number of accounts opened during the year, 426; number closed, 257.
8. Amount of income received during the year, \$52,101.08.
9. Amount of dividends declared during the year, \$47,398.69.
10. Amount deposited, including interest credited, the past year, \$267,046.90.
11. Amount withdrawn during the year, \$159,707.80.
12. Increase of deposits the past year, \$107,339.10.
13. Amount carried to profit and loss during the year; reduced \$713.30 from last year.
14. Rate of dividend the last year, 4½ per cent.; paid March and September.
15. State tax paid during the past year, \$1,994.74; U. S. tax, \$244.25.
16. Total office expenses the past year, including salaries, \$3,131.55.
17. Net amount of income during the year from real estate owned, \$1,138.50.
18. Amount of assets yielding no income during the year, \$56,908.77.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$27,000.
21. Date of annual meeting for choice of officers, last Wednesday in August.

OFFICERS.—President, William H. Barns; Treasurer, John E. Darrow; Directors or Trustees, Julius T. Shepard, William H. Allen, Ebenezer Morgan, James Griswold, C. C. Comstock, Erasmus D. Avery, Samuel Green, Wm. L. Peckham, E. Clark Smith, Benj. Stark, Robert A. Morgan, Eldridge P. Beckwith, James Fitch, Daniel D. Latham.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

LYMAN S. CATLIN, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$150,536.22	Loans on Real Estate, - -	\$105,225.00
Surplus Account, - - -	154.75	Loans on Stocks and Bonds, -	2,075.00
Interest Account, - - -	3,737.69	Loans on Personal Security, -	7,502.81
		Town, City, and Corp'n Bonds,	29,560.00
		Town, City, and Borough Orders,	400.00
		Real Estate by Foreclosure, -	2,253.72
		Safe and Office Furniture, -	675.00
		Cash in Bank, - - -	5,308.75
		Cash on hand, - - -	1,428.38
Total Liabilities, - - -	\$154,428.66	Total Assets, - - -	\$154,428.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport City, 5 per cent., - - - -	\$ 4,000.00	4,120.00	4,400.00
Cincinnati " 6 " - - - -	9,000.00	9,767.50	10,350.00
" " 7 $\frac{3}{10}$ per cent., - - - -	5,000.00	5,987.50	6,400.00
West Farm " guaranteed by N. Y. City, 7s, -	1,500.00	1,795.00	1,850.00
Brooklyn " 7 per cent., - - - -	6,000.00	7,890.00	8,040.00
TOWN, CITY, AND BOROUGH ORDERS.			
Borough of West Stratford, - - - -	400.00	400.00	400.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 661 ; total amount, \$72,523.22
2. Number of depositors having over \$500 and less than \$1,000, - - - - 66 ; total amount, 37,679.41
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 32 ; total amount, 40,333.59
4. Number of depositors having over \$2,000, - 0 ; total amount, 0.00
5. Total number of depositors, - - - - 759 ; total deposits, \$150,536.22
6. Largest amount due a single depositor, \$1,996.15.
7. Number of accounts opened during the year, 357 ; number closed, 109.
8. Amount of income received during the year, \$6,247.71.
9. Amount of dividends declared during the year, \$3,551.66.
10. Amount deposited, including interest credited, the past year, \$126,065.26.
11. Amount withdrawn during the year, \$45,529.98.
12. Increase of deposits the past year, \$80,535.28.
13. Amount carried to surplus or profit and loss during the year, \$154.75.
14. Rate of dividend the last year, 4 $\frac{1}{2}$ per cent. ; paid, January and July.
15. State tax paid during the past year, \$76.14 ; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$592.03.

MECHANICS AND FARMERS SAVINGS BANK—CONTINUED.

17. Net amount of income during the year from real estate owned, \$127.00.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,000.
21. Date of annual meeting for choice of officers, in month of July.

OFFICERS.—President, Wm. G. Lineburgh; Vice-Presidents, Andrew Burke and Geo. Lewis; Treasurer, Lyman S. Catlin; Directors or Trustees, David Wooster, S. C. Kingman, Isaac W. Smith, Geo. W. Peck, Carlos Curtis, R. B. Lacey, D. N. Morgan, Blaise Soule, H. R. Parrott, L. B. Stillson, Chauncey Morton, D. B. Lockwood, Geo. W. Hayes, L. F. Curtis, Geo. Keeler, John L. Wessels, F. B. Hall, I. B. Prindle.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

Incorporated, 1861.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,139,105.53	Loans on Real Estate,	- \$684,962.00
Surplus Account, - - -	28,995.94	Loans on Stocks and Bonds,	4,150.00
Interest Account, - - -	15,348.85	Loans on Personal Security,	5,000.00
		Town, City, and Corp'n Bonds,	74,000.00
		Bank Stocks, - - -	113,200.00
		Real Estate by Foreclosure,	201,684.67
		Tax Account, - - -	1,779.20
		Expense Account, - - -	2,508.39
		Profit and Loss, - - -	3,934.53
		Cash in Bank, - - -	88,294.22
		Cash on hand, - - -	3,937.31
Total Liabilities, -	\$1,183,450.32	Total Assets, - -	\$1,183,450.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Chicago City, Illinois, 7 per cent., - - -	\$ 10,000.00	10,000.00	11,700.00
Vernon Town, Conn., 6 " - - -	45,000.00	45,000.00	45,000.00
Cincinnati City, Ohio, 6 " - - -	4,000.00	4,000.00	4,280.00
St. Louis City, Mo., 6 " - - -	15,000.00	15,000.00	16,050.00
BANK STOCKS.			
150 shares Aetna National, Hartford,	15,000.00	15,000.00	19,950.00
400 " American " "	20,000.00	20,000.00	28,800.00
150 " City " "	15,000.00	15,000.00	15,000.00
50 " Charter Oak " "	5,000.00	5,000.00	6,750.00
7 " Farmers & Mech. " "	700.00	700.00	882.00
300 " First " "	30,000.00	30,000.00	36,300.00
100 " Mercantile " "	10,000.00	10,000.00	13,200.00
50 " First " Sufield,	5,000.00	5,000.00	5,000.00
75 " Metropolitan " New York,	7,500.00	7,500.00	11,250.00
50 " Nassau, " "	5,000.00	5,000.00	5,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 2,579; total amount, \$331,559.26
2. Number of depositors having over \$500 and less than \$1,000, - - - - 439; total amount, 304,542.81
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 297; total amount, 435,837.19
4. Number of depositors having over \$2,000, - - 20; total amount, 67,166.27
5. Total number of depositors, - - - - 3,335; total deposits, \$1,139,105.53
6. Largest amount due a single depositor, \$8,938.96.
7. Number of accounts opened during the year, 654; number closed, 445.

MECHANICS SAVINGS BANK—CONTINUED.

8. Amount of income received during the year, \$58,710.83.
9. Amount of dividends declared during the year, \$42,442.12.
10. Amount deposited, including interest credited, the past year, \$367,887.08.
11. Amount withdrawn during the year, \$323,355.01.
12. Increase of deposits the past year, \$44,532.07.
13. Amount carried to surplus and profit and loss during the year, nothing.
14. Rate of dividend the last year, 4 per cent ; paid January 1st and July 1st.
15. State tax paid during the past year, \$1,968.37 ; U. S. tax, \$140.26.
16. Total office expenses the past year, including salaries, \$6,355.92.
17. Net amount of income during the year from real estate owned, \$1,178.83.
18. Amount of assets yielding no income during the year, \$43,198.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$50,000.
21. Date of annual meeting for choice of officers, in July.

OFFICERS.—President, George W. Moore ; Treasurer, Ward W. Jacobs ; Directors or Trustees, George W. Moore, Daniel Phillips, Edward W. Parsons, Henry Pease, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, Edwin D. Tiffany, John G. Root, John S. Wells, Edson Fessenden, Jeremiah M. Allen, John M. Holcombe, Henry C. Dwight, Frederick R. Foster.

MECHANICS SAVINGS BANK, WINSTED.

ELIAS E. GILMAN, Treasurer.

Incorporated, 1875.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$269,959.73	Loans on Real Estate, - -	\$152,150.00
Interest Account, - - -	8,276.99	Loans on Personal Security, -	21,237.00
		United States Bonds, - -	50,100.00
		Town, City, and Corp'n Bonds,	2,500.00
		School District Orders, - -	7,878.56
		Bank Stocks, - - -	35,328.00
		Tax Account, - - -	444.74
		Insurance Account, - - -	2.00
		Expense Account, - - -	832.52
		Cash in Bank, - - -	7,344.41
		Cash on hand, - - -	419.49
Total Liabilities, - -	\$278,236.72	Total Assets, - - -	\$278,236.72

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
4s of 1907, coupon, - - - - -	\$	24,400.00	24,400.00	26,840.00
Currency 6s, registered, - - - - -		20,900.00	25,700.00	25,700.00
TOWN, CITY, AND BOROUGH ORDERS.				
Barkhamsted Town, - - - - -		500.00	500.00	500.00
Colebrook " - - - - -		1,000.00	1,000.00	1,000.00
Hartland " - - - - -		1,000.00	1,000.00	1,000.00
SCHOOL DISTRICT ORDERS.				
Winchester, No. 1, - - - - -		7,778.56	7,778.56	7,778.56
Riverton, - - - - -		100.00	100.00	100.00
BANK STOCKS.				
22 shares Phoenix National, Hartford, - -		2,200.00	3,606.00	3,606.00
50 " Mercantile " - - - - -		5,000.00	6,750.00	6,750.00
25 " Hartford " - - - - -		2,500.00	4,125.00	4,125.00
14 " American " - - - - -		700.00	966.00	966.00
30 " Pahquioque " Danbury, - -		3,000.00	3,825.00	3,825.00
20 " Birmingham " - - - - -		2,000.00	3,120.00	3,120.00
45 " First " Bridgeport, - -		4,500.00	7,688.00	7,688.00
7 " City " - - - - -		700.00	938.00	938.00
10 " Tradesmen's " New Haven, - -		1,000.00	1,600.00	1,600.00
15 " Central " Middletown, - -		1,125.00	1,710.00	1,710.00
10 " First " Winsted, - -		1,000.00	1,000.00	1,000.00

MECHANICS SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, - -	561; total amount,	\$75,004.33
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	88; total amount,	59,395.00
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	76; total amount,	100,082.25
4.	Number of depositors having over \$2,000, - -	16; total amount,	35,478.15
5.	Total number of depositors, - - - - -	741; total deposits,	\$269,959.73
6.	Largest amount due a single depositor,	\$2,914.49.	
7.	Number of accounts opened during the year,	225; number closed,	67.
8.	Amount of income received during the year,	\$14,517.94.	
9.	Amount of dividends declared during the year,	\$9,697.55.	
10.	Amount deposited, including interest credited, the past year,	\$113,708.39.	
11.	Amount withdrawn during the year,	\$47,881.43.	
12.	Increase of deposits the past year,	\$65,826.96.	
13.	Amount carried to surplus or profit and loss during the year,	\$3,614.86.	
14.	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.		
15.	State tax paid during the past year,	\$438.15; U. S. tax,	\$6.59.
16.	Total office expenses the past year, including salaries,	\$832.52.	
17.	Net amount of income during the year from real estate owned,	nothing.	
18.	Amount of assets yielding no income during the year,	none.	
19.	Are all loans upon real estate secured by first mortgage?	Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation,	\$6,000.	
21.	Date of annual meeting for choice of officers,	second Wednesday in July.	

OFFICERS.—President, Normand Adams; Treasurer, Elias E. Gilman; Directors or Trustees, Normand Adams, Thos. M. Clarke, Wm. L. Gilbert, Jos. H. Norton, H. B. Steele, C. B. Hallett, H. L. Roberts.

MERIDEN SAVINGS BANK.

S. H. W. YALE, Treasurer.

Incorporated, 1851.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,342,261.92	Loans on Real Estate, -	\$1,030,086.00
Surplus Account, - - -	14,468.87	Loans on Stocks and Bonds,	2,350.00
Interest Account, - - -	68,827.21	Loans on Personal Security,	11,000.00
		United States Bonds,	130,100.00
		Bank Stocks, - - -	89,700.00
		Real Estate by Foreclosure,	14,738.23
		Banking House, - - -	20,016.65
		Tax Account, - - -	922.77
		Cash in Bank, - - -	123,588.89
		Cash on hand, - - -	3,055.46
Total Liabilities, - - -	\$1,425,558.00	Total Assets, - - -	\$1,425,558.00

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, registered, - - - - -	\$ 95,000.00	95,000.00	97,493.75
4s of 1907, registered, - - - - -	35,000.00	35,000.00	37,537.50
4s of 1907, coupon, - - - - -	100.00	100.00	107.25
BANK STOCKS.			
180 Shares Meriden, - - - - -	18,000.00	18,700.00	21,600.00
222 " Home, Meriden, - - - - -	22,200.00	22,200.00	25,530.00
384 " First National, West Meriden, - - -	38,400.00	38,400.00	44,160.00
90 " New Britain, - - - - -	9,000.00	9,000.00	11,700.00
14 " Middlesex Co., Middletown, - - -	1,400.00	1,400.00	1,680.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,708; total amount, \$392,161.42
2. Number of depositors having over \$500 and less than \$1,000, - 360; total amount, 237,340.15
3. Number of depositors having \$1,000 and not over \$2,000, - 338; total amount, 469,619.59
4. Number of depositors having over \$2,000, - 85; total amount, 243,140.76
5. Total number of depositors, - - - - - 4,491; total deposits, \$1,342,261.92
6. Largest amount due a single depositor, \$7,059.84.
7. Number of accounts opened during the year, 788; number closed, 470.
8. Amount of income received during the year, \$80,059.82.
9. Amount of dividends declared during the year, \$63,191.36.
10. Amount deposited, including interest credited, the past year, \$305,688.84.
11. Amount withdrawn during the year, \$227,898.38.

MERIDEN SAVINGS BANK—CONTINUED.

12. Increase of deposits the past year, \$77,790.46.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 5 per cent. ; paid January and July.
15. State tax paid during the past year, \$3,098.94 ; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$3,068.27.
17. Net amount of income during the year from real estate owned, \$1,018.
18. Amount of assets yielding no income during the year, about \$15,000.
19. Are all loans upon real estate secured by first mortgage ? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$25,000.
21. Date of annual meeting for choice of officers, first Monday after 19th of July.

OFFICERS.—President, Edwin E. Curtis ; Treasurer, S. H. W. Yale ; Directors or Trustees, Eli Butler, O. H. Platt, O. B. Arnold, Levi E. Coe, Charles Parker, Albert Foster, Geo. W. Lyon, A. C. Markham, John P. Morse, S. H. W. Yale, E. D. Castleton, Isaac C. Lewis, H. A. Yale.

MIDDLETOWN SAVINGS BANK.

FREDERIC L. GLEASON, Treasurer.

Incorporated, 1825.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$5,054,332.90	Loans on Real Estate, -	\$2,750,067.34
Surplus Account, - -	70,000.00	Loans on Stocks and Bonds,	41,870.37
Interest Account, - -	83,176.68	Loans on Personal Security,	5,211.00
Profit and Loss, - -	90,088.43	United States Bonds, -	650,169.62
		Town, City, and Corp'n Bonds,	853,486.73
		Railroad Stocks, - -	17,275.00
		Railroad Bonds, - -	12,500.00
		Bank Stocks, - - -	187,477.00
		Real Estate by Foreclosure,	425,515.56
		Banking House, - -	31,000.00
		Expense Account, - -	3,207.32
		Sundry Accounts, bal.,	712.57
		Cash in Bank, - - -	310,868.74
		Cash on hand, - - -	8,236.76
Total Liabilities, -	\$5,297,598.01	Total Assets, - -	\$5,297,598.01

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
6s of 1881, registered, - - - - -	\$	50,000.00	54,000.00	52,125.00
6s of 1881, coupon, - - - - -		92,500.00	92,500.00	96,431.25
5s of 1881, registered, - - - - -		300,000.00	303,669.62	303,750.00
4s of 1907, registered, - - - - -		200,000.00	200,000.00	214,750.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Middletown, 6 per cent., - -		3,000.00	3,000.00	3,150.00
" Hartford, 6 " - - -		5,000.00	5,000.00	5,300.00
" Middletown, 7 " - - -		30,000.00	30,000.00	32,100.00
" Dubuque, 6 " - - -		11,500.00	11,500.00	11,500.00
" New York, 6 " - - -		83,000.00	88,428.96	95,450.00
" " 7 " - - -		21,000.00	21,000.00	26,250.00
" " 7 " - - -		50,000.00	60,725.00	62,500.00
" Brooklyn, N. Y., 7 " - - -		20,000.00	24,987.74	25,000.00
" " " 7 " - - -		40,000.00	50,047.46	50,400.00
" " " 7 " - - -		50,000.00	62,616.32	63,000.00
Jersey City, N. J., 7 " - - -		100,000.00	100,000.00	103,000.00
Town of Wallingford, 6 per cent.,		1,300.00	1,300.00	1,352.00
" " Cent. Sch. Dist., 5 " - -		20,000.00	20,000.00	20,000.00
" Middletown, 6 " - - -		60,000.00	60,000.00	66,000.00
" New Britain, 7 " - - -		41,000.00	41,000.00	45,920.00
" Middlefield, untaxable, 7 " -		13,000.00	13,000.00	14,560.00
" Portland, " 7 " - - -		13,600.00	13,600.00	15,232.00
" Chatham, " 7 " - - -		16,000.00	16,000.00	17,920.00
" Middletown, " 7 " - - -		53,100.00	53,100.00	61,075.00
" " registered, 6 " - - -		1,000.00	1,000.00	1,070.00
" Middlefield, untaxable, 6 " -		5,000.00	5,000.00	5,300.00
" Portland, " 6 " - - -		51,000.00	51,000.00	53,550.00
" Middletown, " 6 " - - -		115,000.00	121,181.25	121,821.25

MIDDLETOWN SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
RAILROAD BONDS.				
Pittsburgh, Ft. Wayne & Chicago, 7 per cent.,	- \$	6,500.00	6,500.00	8,125.00
Sandusky, Mansfield & Newark, 7 "	-	7,000.00	6,000.00	7,000.00
RAILROAD STOCKS.				
30 shares Housatonic, preferred, - - -	-	3,000.00	3,000.00	3,623.00
63 " New York, New Haven & Hartford, -	-	6,300.00	7,800.00	10,647.00
79 " Cleveland, Columbus, Cin. & Indianapolis,	-	7,900.00	6,475.00	5,530.00
BANK STOCKS.				
40 shares National Bank of the State of New York,	-	4,000.00	4,000.00	4,452.00
100 " Nassau National Bank, "	-	10,000.00	10,000.00	10,000.00
50 " St. Nicholas "	-	5,000.00	5,000.00	5,450.00
50 " National Shoe & Leather Bank, "	-	5,000.00	5,000.00	6,500.00
100 " National Park "	-	10,000.00	10,000.00	12,800.00
260 " " Am. Exchange "	-	26,000.00	26,000.00	30,680.00
377 " First Nat. Bank, Middletown,	-	37,700.00	37,700.00	41,470.00
548 " Middletown "	-	41,100.00	41,351.00	58,732.00
122 " Middlesex Co. "	-	12,200.00	12,978.00	14,396.00
110 " Central "	-	8,250.00	8,698.00	11,880.00
8 " Thames " Norwich,	-	800.00	800.00	1,160.00
51 " Yale " New Haven,	-	5,100.00	5,100.00	5,610.00
50 " Meriden " Meriden,	-	5,000.00	5,750.00	6,900.00
151 " City " Hartford,	-	15,100.00	15,100.00	15,100.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 6,382; total amount, \$771,451.90
2. Number of depositors having over \$500 and less than \$1,000, - - - 1,158; total amount, 825,745.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - 1,462; total amount, 2,168,837.00
4. Number of depositors having over \$2,000, - 380; total amount, 1,288,299.00
5. Total number of depositors, - - - 9,382; total deposits, \$5,054,332.90
6. Largest amount due a single depositor, \$22,242.
7. Number of accounts opened during the year, 869; number closed, 786.
8. Amount of income received during the year, \$237,718.74.
9. Amount of dividends declared during the year, \$197,451.62.
10. Amount deposited, including interest credited, the past year, \$726,024.55.
11. Amount withdrawn during the year, \$702,610.06.
12. Increase of deposits the past year, \$23,414.49.
13. Amount carried to surplus or profit and loss during the year, \$24,128.07.
14. Rate of dividend the last year, 4 per cent.; paid May and November.
15. State tax paid during the past year, \$10,765.30; United States tax, \$99.54.
16. Total office expenses the past year, including salaries, \$8,880.88.
17. Net amount of income during the year from real estate owned, \$3,461.62.
18. Amount of assets yielding no income during the year, \$13,480.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$150,000.
21. Date of annual meeting for choice of officers, first Monday in June.

MIDDLETOWN SAVINGS BANK—CONTINUED.

OFFICERS.—President, Geo. W. Burr; 1st Vice-President, John P. Bacon; 2d Vice-President, Elijah Ackley; Treasurer, F. L. Gleason; Directors, Charles A. Boardman, Elijah H. Hubbard, Henry Woodward, Edward Payne; Trustees, William Southmayd, Henry G. Hubbard, Samuel Babcock, George S. Hubbard, M. B. Copeland, John N. Camp, George W. Harris, Henry Ward, Elisha B. Nye, L. M. Leach, Ira K. Penfield, John H. Watkinson, Moses Culver, J. S. Bailey, Samuel Russell, William Wilcox, George W. Atkins.

MILFORD SAVINGS BANK.

P. S. BRISTOL, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	- \$64,264.15	Loans on Real Estate,	- - \$45,160.00
Surplus Account,	- - 1,216.54	United States Bonds,	- - 7,118.75
Interest Account,	- - 750.83	Town, City and Corp'n Bonds,	1,545.00
		Bank Stocks,	- - - 6,183.00
		Fixtures, Iron Safe,	- - - 97.00
		Cash in Bank,	- - - 6,034.99
		Cash on hand,	- - - 92.78
Total Liabilities,	- - \$66,231.52	Total Assets,	- - - \$66,231.52

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon,	\$ 7,000.00	7,118.75	7,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Milford, 5 per cent.,	1,500.00	1,545.00	1,545.00
BANK STOCKS.			
34 shares Merchants National, New Haven,	1,700.00	1,963.00	1,972.00
10 " Yale " " "	1,000.00	1,020.00	1,060.00
20 " New Haven " " "	2,000.00	3,200.00	3,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less,	- - 271; total amount,	\$31,170.66
2. Number of depositors having over \$500 and less than \$1,000,	- - 22; total amount,	15,385.84
3. Number of depositors having \$1,000 and not over \$2,000,	- - 13; total amount,	17,707.65
4. Number of depositors having over \$2,000,	- - 0; total amount,	0.00
5. Total number of depositors,	- - 306; total deposits,	\$64,264.15

MILFORD SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$1,815.00.
7. Number of accounts opened during the year, 92; number closed, 48.
8. Amount of income received during the year, \$3,313.66.
9. Amount of dividends declared during the year, \$2,427.95.
10. Amount deposited, including interest credited, the past year, \$31,819.64.
11. Amount withdrawn during the year, \$17,702.73.
12. Increase of deposits the past year, \$14,116.91.
13. Amount carried to surplus or profit and loss during the year, \$418.90.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$7.98; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$279.39.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$7,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Isaac T. Rogers; Treasurer, P. S. Bristol; Directors or Trustees, Anon Clark, P. S. Bristol, Theo. Platt, Wm. G. Mitchell, Jas. T. Higby, David N. Clark, Nathan E. Smith, Miles B. Plumb, H. B. Beardsley, Jas. W. Nettleton, Henry J. Bristol, James McCarthy, M. T. Gregory, John W. Fowler, George L. Tibbals, C. W. Beardsley, Wm. G. Cornwall, Wm. Glumey, Charles Lake.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$128,422.44	Loans on Real Estate, -	\$71,760.00
Surplus Account, - - -	2,222 74	Loans on Stocks and Bonds, -	1,750.00
Interest Account, - - -	1,107.10	Loans on Personal Security, -	1,775.00
		United States Bonds, - -	11,000.00
		Town, City, and Corp'n Bonds,	24,900.00
		Town, City, and Borough Orders,	6,500.00
		School District Orders, - -	200.00
		Railroad Bonds, - - -	5,000.00
		Bank Stocks, - - - -	4,300.00
		Expense Account, - - -	5.03
		1st Eccl. Society E. Haddam orders,	294.05
		Premium Account, - - -	3,133.00
		Cash in Bank, - - - -	1,037.17
		Cash on hand, - - - -	98.03
Total Liabilities, - - -	\$131,752.28	Total Assets, - - - -	\$131,752.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, registered, - - - - -	\$ 5,000.00	5,000.00	5,050 00
4½s of 1891, registered, - - - - -	1,000.00	1,000.00	1,080.00
4s of 1907, registered, - - - - -	5,000.00	5,000.00	5,350.00
TOWN, CITY, AND CORPORATION BONDS.			
New York City, 7 per cent., registered, - -	2,000.00	2,000.00	2,520.00
“ “ 6 “ “ - - - - -	3,900.00	3,900.00	4,600.00
Brooklyn, N. Y., 7 “ “ - - - - -	2,000.00	2,000.00	2,600.00
“ “ 6 “ “ - - - - -	1,000.00	1,000.00	1,180.00
Rochester, “ 6 “ coupon, - - - - -	2,000.00	2,000.00	2,000.00
Buffalo, “ 6 “ “ - - - - -	2,000.00	2,000.00	2,240.00
Detroit, Mich., 7 “ “ - - - - -	1,000.00	1,000.00	1,170.00
Hartford, 4½ “ “ - - - - -	4,000.00	4,000.00	4,280 00
Essex, 4½ “ “ - - - - -	2,000.00	2,000.00	2,080.00
Saybrook, 5 “ “ - - - - -	4,000.00	4,000.00	4,240.00
Chatham, 5 “ “ - - - - -	1,000.00	1,000.00	1,020.00
TOWN, CITY, AND BOROUGH ORDERS.			
East Haddam, town, - - - - -	6,500.00	6,500.00	6,500.00
First Ecclesiastical Society of East Haddam orders,	294.05	294.05	294.05
SCHOOL DISTRICT ORDERS.			
Ninth, of East Haddam, - - - - -	200.00	200.00	200.00
RAILROAD BONDS.			
New York Central & Hudson River, 7 per cent., reg.,	5,000.00	5,000.00	6,500.00
BANK STOCKS.			
25 Shares Nat'l Bank of New England, E. Haddam,	2,500.00	2,500.00	3,125.00
10 “ First National, Portland, - - -	1,000.00	1,000 00	1,100.00
5 “ Ninth National, N. Y., - - - -	500 00	500.00	535.00
6 “ Exchange National, Hartford, - -	300.00	300.00	420.00

MOODUS SAVINGS BANK—CONTINUED

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, - -	504; total amount,	\$47,666.07
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	46; total amount,	31,365.38
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	26; total amount,	35,319.73
4.	Number of depositors having over \$2,000, - -	6; total amount,	13,030.94
5.	Total number of depositors, - - - - -	585; total deposits,	\$128,422.44
6.	Largest amount due a single depositor,	\$2,314.33.	
7.	Number of accounts opened during the year,	84; number closed,	63.
8.	Amount of income received during the year,	\$6,563.28.	
9.	Amount of dividends declared during the year,	\$4,977.71.	
10.	Amount deposited, including interest credited, the past year,	\$37,862.72.	
11.	Amount withdrawn during the year,	\$20,011.34.	
12.	Increase of deposits the past year,	\$17,851.38.	
13.	Amount carried to surplus or profit and loss during the year,	\$581.32.	
14.	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid, January and July.		
15.	State tax paid during the past year,	\$146.11; U. S. tax, nothing.	
16.	Total office expenses the past year, including salaries,	\$359.28.	
17.	Net amount of income during the year from real estate owned; none owned.		
18.	Amount of assets yielding no income during the year,	none.	
19.	Are all loans upon real estate secured by first mortgage? Yes.		
20.	Largest amount loaned to one individual, company, society, or corporation,	\$2,000.	
21.	Date of annual meeting for choice of officers,	July 15.	

OFFICERS.—President, Charles E. Brownell; Vice-President, Amasa Day; Treasurer, Eugene W. Chaffee; Directors or Trustees, Wm. E. Cone, David S. Purple, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple.

NATIONAL SAVINGS BANK, NEW HAVEN.

HOADLEY B. IVES, Treasurer.

Incorporated, 1866.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	- \$565,895.71	Loans on Real Estate, -	- \$440,011.58
Surplus Account, -	- 20,423.02	Loans on Stocks and Bonds, -	5,200.00
Interest Account, -	- 8,428.10	Loans on Personal Security, -	14,250.00
		United States Bonds, -	49,005.72
		Town, City, and Corp'n Bonds,	13,460.00
		Bank Stocks, -	- 28,787.25
		Real Estate by Foreclosure, -	14,744.10
		Expense Account, -	- 1,105.62
		Profit and Loss Account, -	3.29
		Cash in Bank, -	- 27,287.15
		Cash on hand, -	- 892.12
Total Liabilities, -	- \$594,746.83	Total Assets, -	- \$594,746.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, coupon, - - - - -	19,000.00	19,805.00	19,475.00
4½s of 1891, " - - - - -	15,000.00	16,181.25	16,875.00
4s of 1907, " - - - - -	13,000.00	13,019.47	14,657.50
TOWN, CITY, AND CORPORATION BONDS.			
New Haven City, 6s, - - - - -	5,000.00	4,550.00	5,400.00
" " 7s, - - - - -	4,000.00	3,900.00	4,920.00
" Water Co., 7s, - - - - -	5,000.00	5,010.00	5,131.25
BANK STOCKS.			
111 shares Yale National, New Haven, - -	11,100.00	13,300.50	12,654.00
173 " Merchants " " - - -	8,650.00	10,770.50	10,034.00
25 " Second " " - - -	2,500.00	3,650.00	3,800.00
13 " Mechanics, " " - - -	780.00	1,066.25	832.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - - 1,142; total amount, \$148,676.63
2. Number of depositors having over \$500 and less than \$1,000, - - - 227; total amount, 148,339.90
3. Number of depositors having \$1,000 and not over \$2,000, - - - 136; total amount, 184,247.24
4. Number of depositors having over \$2,000, - - - 28; total amount, 84,631.94
5. Total number of depositors, - - - 1,533; total deposits, \$565,895.71
6. Largest amount due a single depositor, \$12,318.46.
7. Number of accounts opened during the year, 216; number closed, 167.
8. Amount of income received during the year, \$32,213.22.
9. Amount of dividends declared during the year, \$21,613.39.

NATIONAL SAVINGS BANK—CONTINUED.

10. Amount deposited, including interest credited, the past year, \$147,216.60.
11. Amount withdrawn during the year, \$120,866.95.
12. Increase of deposits the past year, \$26,349.65.
13. Amount carried to surplus or profit and loss during the year, \$4,410.07.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$1,164.44; U. S. tax, \$17.41.
16. Total office expenses the past year, including salaries, \$2,411.05.
17. Net amount of income during the year from real estate owned, \$291.59.
18. Amount of assets yielding no income during the year, about \$8,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$10,000.
21. Date of annual meeting for choice of officers, first Wednesday in July.

OFFICERS.—President, Maier Zunder; Vice-President, Geo. H. Watrous; Treasurer, Hoadley B. Ives; Directors or Trustees, M. Zunder, Geo. H. Watrous, S. M. Stone, H. B. Ives, Bernard Reilly, Abner L. Train, Charles Atwater, Samuel Johnson, Julius Twiss, Cornelius Pierpont, Louis Feldman, John E. Earle, Francis Donnelly.

NAUGATUCK SAVINGS BANK.

LUTHER S. PLATT, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits, -	\$90,127.11	Loans on Real Estate, - -	\$83,550.87
Surplus and Interest Account, -	3,657.54	Loans on Personal Security, -	7,584.13
		Cash in Bank, - - -	943 91
		Cash on hand, - - -	1,705.74
Total Liabilities, - -	\$93,784.65	Total Assets, - - -	\$93,784.65

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 386; total amount, \$41,255.11
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 42; total amount, 28,664.68
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 14; total amount, 18,096.72
4. Number of depositors having over \$2,000, - - 1; total amount, 2,110.60
5. Total number of depositors, - - - - 425; total deposits, \$90,127.11
6. Largest amount due a single depositor, \$2,110.60.
7. Number of accounts opened during the year, 184; number closed, 51.
8. Amount of income received during the year, \$5,105.43.
9. Amount of dividends declared during the year, \$3,457.10.
10. Amount deposited, including interest credited, the past year, \$47,834.17.
11. Amount withdrawn during the year, \$20,323.31.
12. Increase of deposits the past year, \$27,510.86.
13. Amount carried to surplus or profit and loss during the year, \$1,283.38.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$53.67; U. S. tax, \$2.58.
16. Total office expenses the past year, including salaries, \$308.70.
17. Net amount of income during the year from real estate owned, own none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$3,000.
21. Date of annual meeting for choice of officers, July 19th..

OFFICERS.—President, Homer Twitchell; Treasurer, Luther S. Platt; Directors or Trustees, J. H. Whittemore, David Smith, B. B. Tuttle, E. B. Mallette, L. S. Platt.

NEW CANAAN SAVINGS BANK.

RUSSELL L. HALL, Treasurer.

Incorporated, 1859.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole Amount of Deposits,	\$183,985.18	Loans on Real Estate, - -	\$110,505.31
Surplus Account, - - -	6,552 61	Loans on Stocks and Bonds, -	2,500 00
Bills Payable, - - -	8,000.00	Loans on Personal Security, -	30,567.44
		Bank Stocks, - - -	19,500.00
		Real Estate by Foreclosure, -	27,162.81
		Tax Account, - - -	179.90
		Expense Account, - - -	430.39
		Interest due and unpaid, -	6,396.22
		Cash in Bank, - - -	845.88
		Cash on hand, - - -	449.84
Total Liabilities, - - -	\$198,537.79	Total Assets, - - -	\$198,537.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
195 Shares First National, New Canaan, - - -	\$ 19,500.00	19,500.00	19,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 597 ; total amount, \$62,754.67
2. Number of depositors having over \$500 and less than \$1,000, - - - 55 ; total amount, 38,959.76
3. Number of depositors having \$1,000 and not over \$2,000, - - - 47 ; total amount, 65,864.28
4. Number of depositors having over \$2,000, - 6 ; total amount, 16,406.47
5. Total number of depositors, - - - 705 ; total deposits, \$183,985.18
6. Largest amount due a single depositor, \$4,184.86.
7. Number of accounts opened during the year, 30 ; number closed, 76.
8. Amount of income received during the year, \$10,185.53.
9. Amount of dividends declared during the year, \$7,869.78.
10. Amount deposited, including interest credited, the past year, \$22,563.43.
11. Amount withdrawn during the year, \$44,677.01.
12. Decrease of deposits the past year, \$22,113.58.
13. Amount carried to surplus or profit and loss during the year, none.
14. Rate of dividend the last year, 4 per cent. ; paid, January and July.
15. State tax paid during the past year, \$330.41 ; U. S. tax, \$25.06.
16. Total office expenses the past year, including salaries, \$1,102.
17. Net amount of income during the year from real estate owned, \$823.75.
18. Amount of assets yielding no income during the year, \$19,500.
19. Are all loans upon real estate secured by first mortgage? All but \$600.
20. Largest amount loaned to one individual, company, society, or corporation, \$21,424.44.
21. Date of annual meeting for choice of officers, June.

OFFICERS.—President, H. B. Rogers ; Treasurer, Russell L. Hall ; Directors or Trustees, Henry B. Rogers, Joseph F. Silliman, Thomas Raymond, John E. Whitney, Russell L. Hall, Ebenezer J. Richards, Edwin Hoyt.

NEW HAVEN SAVINGS BANK.

JOHN P. TUTTLE, Treasurer.

Incorporated, 1838.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.	ASSETS.
Whole Amount of Deposits, \$4,452,390.31	Loans on Real Estate, - - \$2,758,383.99
Surplus Account, - - 210,000.00	Loans on Stocks and Bonds, 79,300.00
Interest Account, - - 49,308.58	Loans on Personal Security, 55,600.00
Rents from foreclosed property, 1,556.14	United States Bonds, - - 420,000.00
	Town, City, and Corp'n Bonds, 662,850.00
	Railroad Bonds, - - - 329,650.00
	Bank Stocks, - - - 30,345.00
	Real Estate by Foreclosure, - 161,525.77
	Banking House, - - - 11,000.00
	Tax Account, State, - - 5,088.90
	Insurance Account, - - 138.45
	Expense Account, - - 2,803.75
	Taxes paid on property mortgaged to Bank, - - 4,641.88
	Repairs of foreclosed property, 1,352.19
	Profit and Loss, - - - 3,025.39
	Cash in Mercantile National Bank of New York, - - 88,800.71
	Cash in Banks in New Haven, 51,756.53
	Cash on hand, - - - 46,992.47
Total Liabilities, - - \$4,713,255.03	Total Assets, - - - \$4,713,255.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, registered, - - - - - \$	340,000.00	340,000.00	344,250.00
4½s of 1891, " - - - - -	80,000.00	80,000.00	86,700.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of New Haven Bonds, 6 per cent., non-taxable,	100,000.00	100,000.00	115,000.00
Branford Town " 5 " - - - - -	13,400.00	13,400.00	14,204.00
Saybrook " " 5 " - - - - -	18,000.00	18,000.00	19,080.00
Hartford " " 4½ " - - - - -	125,000.00	125,000.00	131,250.00
Burlington City, Vt. " 5 " - - - - -	60,000.00	60,000.00	63,600.00
Brooklyn " N. Y. " 5 " - - - - -	100,000.00	100,000.00	110,000.00
Cincinnati " Ohio, " 7 ³ / ₁₀ " - - - - -	50,000.00	51,450.00	65,000.00
" " " " 5 " - - - - -	50,000.00	50,000.00	53,000.00
East Haven Town " 6 " - - - - -	4,000.00	4,000.00	4,320.00
New York City " 6 " - - - - -	26,000.00	26,000.00	29,380.00
" " " " 7 " - - - - -	20,000.00	20,000.00	23,200.00
New Haven City Sewerage Bonds, 7 per cent., -	59,000.00	59,000.00	79,650.00
St. Louis " " 6 " - - - - -	20,000.00	20,000.00	22,600.00
Chicago " " 7 " - - - - -	16,000.00	16,000.00	18,880.00
RAILROAD BONDS.			
New York Central & Hudson River, 7 per cent., -	100,000.00	129,650.00	130,000.00
Shore Line Railroad, 4½ " - - - - -	200,000.00	200,000.00	212,000.00

NEW HAVEN SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.				
469 shares	Merchants National, New Haven,	- \$ 23,450.00	23,975.00	26,733.00
40 "	National Tradesmen's, "	- 4,000.00	4,000.00	6,240.00
20 "	Waterbury National, Waterbury,	- 1,000.00	1,000.00	1,600.00
137 "	New Haven County National, -	- 1,370.00	1,370.00	1,781.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, 11,249; total amount, \$1,394,856.00
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 1,579; total amount, 1,092,912.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 827; total amount, 1,125,274.00
4. Number of depositors having over \$2,000, - 264; total amount, 795,441.00
5. Total number of depositors, - - - - - 13,919; total deposits, \$4,408,483.00
6. Largest amount due a single depositor, \$8,957.64.
7. Number of accounts opened during the year, 2,413; number closed, 1,884.
8. Amount of income received during the year, \$241,003.
9. Amount of dividends declared during the year, \$163,469.
10. Amount deposited, including interest credited, the past year, \$1,067,205.
11. Amount withdrawn during the year, \$861,626.
12. Increase of deposits the past year, \$205,579.
13. Amount carried to profit and loss during the year, \$51,991.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$9,909.80; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$12,595.62.
17. Net amount of income during the year from real estate owned, \$4,552.41.
18. Amount of assets yielding no income during the year, \$260,800.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$40,000.
21. Date of annual meeting for choice of officers, fourth Wednesday in May.

OFFICERS.—President, A. L. Kidston; Vice Presidents, M. G. Elliot, E. Huggins Bishop, Gardner Morse, W. B. DeForest; Treasurer, John P. Tuttle; Directors or Trustees, Henry J. Atwater, Henry L. Cannon, John P. Tuttle, George W. Curtis, S. B. Butler, George J. Brush, David T. Hotchkiss, Henry D. White, N. H. Sanford, Wallace B. Fenn.

NEW MILFORD SAVINGS BANK.

CHAS. RANDALL, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$566,646.97	Loans on Real Estate,	- - \$258,469.90
Surplus Account,	- - 16,593.65	Loans on Stocks and Bonds,	- 3,654.00
Interest Account,	- - 16,311.15	Loans on Personal Security,	- 7,680.55
Sundry Accounts,	- - 40.27	United States Bonds,	- - 36,245.50
Premium Sinking Fund,	- - 4,565.62	Town, City, and Corp'n Bonds,	221,377.79
		Bank Stocks,	- - - 37,244.00
		Real Estate by Foreclosure,	- 5,750.39
		Banking House,	- - - 11,352.07
		Expense Account,	- - - 1,624.61
		Furniture and Fixtures, Safe,	
		Two Time Locks, etc.,	- 1,971.40
		Cash in Bank,	- - - 13,730.70
		Cash on hand,	- - - 5,056.75
Total Liabilities,	- - \$604,157.66	Total Assets,	- - - \$604,157.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, coupon,	\$ 14,000.00	14,856.00	14,280.00
4½s of 1891, coupon,	10,000.00	10,887.50	10,800.00
4s of 1907, coupon,	10,200.00	10,502.00	10,907.00
TOWN, CITY, AND CORPORATION BONDS.			
New Milford,	28,000.00	28,926.16	28,926.16
New Haven,	4,200.00	4,220.00	4,340.00
Hartford,	6,000.00	6,232.50	6,360.00
Rochester City N. Y., Water,	10,000.00	11,695.00	12,700.00
Portland,	3,000.00	3,150.00	3,150.00
Middletown,	4,400.00	4,664.00	4,664.00
New York City,	94,300.00	105,057.63	105,057.63
Chicago, Ill., Water,	1,000.00	1,175.00	1,175.00
Brooklyn, N. Y.,	19,000.00	22,095.00	22,095.00
Cincinnati, Ohio.,	14,000.00	16,225.00	16,225.00
St. Louis, Mo.,	10,000.00	11,087.50	11,087.50
Buffalo, N. Y.,	6,000.00	6,850.00	6,850.00
BANK STOCKS.			
72 shares First National, New York,	7,200.00	8,180.00	9,360.00
90 " Pequonnock, Bridgeport,	9,000.00	9,870.00	10,350.00
60 " City National, "	6,000.00	6,970.00	7,500.00
80 " Bridgeport National, "	4,000.00	5,678.00	5,800.00
10 " First " Middletown,	1,000.00	1,140.00	1,140.00
15 " Middlesex Co., "	1,500.00	1,710.00	1,710.00
33 " First National, West Meriden,	3,300.00	3,696.00	3,696.00

NEW MILFORD SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less,	- 1,729 ; total amount,	\$215,544.15
2.	Number of depositors having over \$500 and less than \$1,000,	- 180 ; total amount,	126,427.14
3.	Number of depositors having \$1,000 and not over \$2,000,	- 110 ; total amount,	154,241.63
4.	Number of depositors having over \$2,000,	- 21 ; total amount,	70,434.05
5.	Total amount of depositors,	- 2,040 ; total deposits,	\$566,646.97
6.	Largest amount due a single depositor,	\$12,127.85.	
7.	Number of accounts opened during the year,	447 ; number closed,	290.
8.	Amount of income received during the year,	\$31,675.63.	
9.	Amount of dividends declared during the year,	\$24,699.88.	
10.	Amount deposited, including interest credited, the past year,	\$164,012.01.	
11.	Amount withdrawn during the year,	\$118,014.22.	
12.	Increase of deposits the past year,	\$45,997.79.	
13.	Amount carried to profit and loss during the year,	\$1,397.11.	
14.	Rate of dividend the last year,	4½ per cent. ; paid April and October.	
15.	State tax paid during the past year,	\$1,176.88 ; U. S. tax, none.	
16.	Total office expenses the past year, including salaries,	\$1,996.34.	
17.	Net amount of income during the year from real estate owned,	\$310.	
18.	Amount of assets yielding no income during the year,	\$4,000.	
19.	Are all loans upon real estate secured by first mortgage?	Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation,	\$10,000.	
21.	Date of annual meeting for choice of officers,	July each year.	

OFFICERS.—President, James Hine; Vice-President, R. E. Canfield; Treasurer, Chas. Randall; Directors or Trustees, Isaac B. Bristol, L. S. Knapp, Chas. H. Booth, V. R. Giddings, John S. Turrill.

NEWTOWN SAVINGS BANK.

H. T. NICHOLS, Treasurer.

Incorporated, 1855.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$360,895.36	Loans on Real Estate, -	\$213,083.59
Surplus Account, - - -	10,000.00	Loans on Stocks and Bonds, -	27,117.55
Collections, - - - -	1,692.81	Loans on Personal Security, -	41,691.94
Rent, - - - - -	107.00	United States Bonds, - -	15,200.10
Profit and Loss, - - -	1,805.26	State Bonds, - - - -	10,000.00
Reserve, - - - - -	379.87	Town, City, and Corp'n Bonds,	16,500.00
		Railroad Bonds, - - - -	1,500.00
		Bank Stocks, - - - -	14,300.00
		Real Estate by Foreclosure, -	16,135.00
		Insurance Account, - -	93.93
		Cash in Bank, - - - -	15,092.89
		Cash on hand, - - - -	4,165.30
Total Liabilities, - - -	\$374,880.30	Total Assets, - - - -	\$374,880.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 14,000.00	14,000.00	14,280.00
4s of 1907, coupon, - - - - -	1,200.10	1,200.10	1,320.10
STATE BONDS.			
Connecticut, 5 per cent., - - - - -	10,000.00	10,000.00	10,600.00
TOWN, CITY, AND CORPORATION BONDS.			
Middletown Town, - - - - -	10,000.00	10,000.00	10,500.00
Bridgeport City, - - - - -	5,500.00	5,500.00	5,665.00
Brooklyn, N. Y., Water Loan, - - - -	1,000.00	1,000.00	1,060.00
RAILROAD BONDS.			
Milwaukee & St. Paul, Lacrosse division, 7 per cent.,	1,000.00	1,000.00	1,110.00
Housatonic, 7 per cent., - - - - -	500.00	500.00	525.00
BANK STOCKS.			
92 shares Bridgeport National Bank, Bridgeport,	4,600.00	4,600.00	6,156.00
51 " City " " "	5,100.00	5,100.00	6,375.00
46 " Pequonnock " "	4,600.00	4,600.00	5,520.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	812 ; total amount, \$111,687.67
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	138 ; total amount, 99,123.24
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	84 ; total amount, 112,955.27
4. Number of depositors having over \$2,000, - - -	16 ; total amount, 37,129.18
5. Total number of depositors, - - - - -	1,050 ; total deposits, \$360,895.36

NEWTOWN SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$4,569.60.
7. Number of accounts opened during the year, 155 ; number closed, 96.
8. Amount of income received during the year, \$21,168.39.
9. Amount of dividends declared during the year, \$14,838.68.
10. Amount deposited, including interest credited, the past year, \$108,579.71.
11. Amount withdrawn during the year, \$80,820.27.
12. Increase of deposits the past year, \$27,759.44.
13. Amount carried to surplus or profit and loss during the year, \$2,370.86.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent. ; paid April and October.
15. State tax paid during the past year, \$622.51 ; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$1,804.22.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, \$16,135.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$13,000.
21. Date of annual meeting for choice of officers, in October.

OFFICERS.—President, Simeon B. Peck ; Treasurer, Henry T. Nichols ; Directors or Trustees, Charles C. Warner, Hezekiah Peck, Henry Sanford, Aaron Sanford, John Judson, Abel Stilson, Cyrus B. Sherman, Daniel G. Beers, Simeon B. Peck, Philo Clarke, William L. Terrill, Monroe Judson, William M. Northrop, Elliott M. Peck, Hosea B. Northrop, William Botsford.

NORFOLK SAVINGS BANK.

J. N. COWLES, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$115,653.30	Loans on Real Estate, - -	\$66,035.11
Surplus Account, - - -	3,369.66	Loans on Personal Security, -	8,581.00
Interest Account, - - -	627.86	Town, City, and Corp'n Bonds,	15,700.00
		Railroad Bonds, - - -	1,171.25
		Bank Stocks, - - -	13,793.75
		Banking House, - - -	3,775.00
		Tax Account, - - -	107.29
		Expense Account, - - -	97.83
		Uncollected Interest, - -	950.14
		Cash in Bank, - - -	9,439.45
Total Liabilities, - -	\$119,650.82	Total Assets, - - -	\$119,650.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Norfolk, - - - - -	\$ 200.00	200.00	210.00
" " Winchester, - - - - -	10,000.00	10,000.00	10,500.00
" " Canaan, - - - - -	5,000.00	5,000.00	5,250.00
RAILROAD BONDS.			
Chicago & Alton, - - - - -	1,000.00	1,171.25	1,175.00
BANK STOCKS.			
25 Shares Thames National, Norwich, - - -	2,500.00	2,500.00	3,575.00
7 " Merchants, N. Y., - - - - -	350.00	350.00	420.00
45 " First Norwich, - - - - -	4,500.00	4,918.00	4,918.00
20 " Pahquioque, Danbury, - - - - -	2,000.00	2,540.75	2,540.75
10 " Birmingham, - - - - -	1,000.00	1,560.00	1,560.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	545; total amount,	\$46,292.30
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	45; total amount,	31,438.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	16; total amount,	21,061.00
4. Number of depositors having over \$2,000, -	7; total amount,	16,862.00
5. Total number of depositors, - - - - -	613; total deposits,	\$115,653.30

NORFOLK SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,557.
7. Number of accounts opened during the year, 91; number closed, 41.
8. Amount of income received during the year, \$5,830.74.
9. Amount of dividends declared during the year, \$4,954.92.
10. Amount deposited, including interest credited, the past year, \$36,616.
11. Amount withdrawn during the year, \$25,445.
12. Increase of deposits the past year, \$11,171.
13. Amount carried to surplus or profit and loss during the year, \$250.
14. Rate of dividend the last year, 5 per cent.; paid July and January.
15. State tax paid during the past year, \$75.07; U. S. tax, 68.28.
16. Total office expenses the past year, including salaries, \$572.
17. Net amount of income during the year from real estate owned, \$120.
18. Amount of assets yielding no income during the year, \$7,971.61.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$4,766.
21. Date of annual meeting for choice of officers, second Monday in July.

OFFICERS.—President, Robbins Battell; Treasurer, Jos. N. Cowles; Vice-President, Wm. W. Welch; Directors or Trustees, A. A. Spaulding, J. K. Shepard, Plumb Brown, H. H. Riggs, F. E. Porter, H. J. Holt, Abel Camp, L. Dunning, Erastus Burr.

NORWALK SAVINGS SOCIETY.

GEO. E. MILLER, Treasurer.

Incorporated. 1849.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,650,049.29	Loans on Real Estate, -	\$962,443.32
Surplus Account, - - -	30,000.00	Loans on Stocks and Bonds,	78,258.00
Interest Account, - - -	10,033.26	Loans on Personal Security,	46,716.90
Rent Account, - - -	142.12	United States Bonds, -	190,287.50
		Town, City, and Corp'n Bonds,	119,462.50
		School District Loans,	40,174.65
		Bank Stocks, - - -	59,061.47
		Real Estate by Foreclosure,	112,378.75
		Banking House and Lot,	22,633.30
		Tax Account, - - -	1,997.03
		Expense Account, - - -	1,379.32
		Other Assets, - - -	15,955.96
		Cash in Bank, - - -	35,985.43
		Cash on hand, - - -	3,490.54
Total Liabilities, - - -	\$1,690,224.67	Total Assets, - - -	\$1,690,224.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, registered, - - - - -	\$ 185,000.00	190,287.50	189,625.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Norwalk, War, - - - - -	11,500.00	12,150.00	12,450.00
Borough of Norwalk, Water, - - - -	77,500.00	77,500.00	86,800.00
City of Cincinnati, 7-30, 1906, - - -	25,000.00	29,812.50	32,250.00
BANK STOCKS.			
120 Shares National Bank of Norwalk, -	12,000.00	12,901.50	13,440.00
86 " Fairfield Co. National, Norwalk, -	8,600.00	9,649.50	10,148.00
15 " Central " " - - -	1,500.00	1,500.00	1,650.00
55 " Danbury " " - - -	5,500.00	5,830.00	6,875.00
5 " First " Westport, - - -	500.00	550.00	500.00
80 " Fourth " New York, - - -	8,000.00	7,973.25	9,120.00
30 " Metropolitan " " - - -	3,000.00	2,900.00	4,500.00
50 " National Park " - - -	5,000.00	6,256.25	6,400.00
66 " Merchants National, " - - -	3,300.00	4,198.59	4,290.00
22 " Market " " - - -	2,200.00	2,363.00	2,684.00
10 " National Shoe & Leather, " -	1,000.00	1,080.00	1,280.00
50 " German American, " - - -	3,750.00	3,859.38	3,000.00

NORWALK SAVINGS SOCIETY—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less,	- 3,382; total amount,	\$396,204.84
2.	Number of depositors having over \$500 and less than \$1,000,	- - - - - 546; total amount,	380,200.80
3.	Number of depositors having \$1,000 and not over \$2,000,	- - - - - 437; total amount,	594,592.85
4.	Number of depositors having over \$2,000,	- - - - - 92; total amount,	279,050.80
5.	Total number of depositors,	- - - - - 4,457; total deposits,	\$1,650,049.29
6.	Largest amount due a single depositor,	\$12,061.95.	
7.	Number of accounts opened during the year,	600; number closed,	490.
8.	Amount of income received during the year,	\$89,834.54.	
9.	Amount of dividends declared during the year,	\$71,420.96.	
10.	Amount deposited, including interest credited, the past year,	\$372,475.79.	
11.	Amount withdrawn during the year,	\$363,701.08.	
12.	Increase of deposits the past year,	\$8,774.71.	
13.	Amount carried to surplus and profit and loss during the year,	\$4,709.07.	
14.	Rate of dividend the last year,	4½ per cent; paid January and July.	
15.	State tax paid during the past year,	\$3,694.76; U. S. tax, nothing.	
16.	Total office expenses the past year, including salaries,	\$5,787.68.	
17.	Net amount of income during the year from real estate owned,	\$1,931.28.	
18.	Amount of assets yielding no income during the year,	\$90,236.85.	
19.	Are all loans upon real estate secured by first mortgage?	Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation,	\$32,000.	
21.	Date of annual meeting for choice of officers,	fourth Wednesday in July.	

OFFICERS.—President, William B. E. Lockwood; Treasurer, George E. Miller; Directors or Trustees, William B. E. Lockwood, Samuel E. Olmstead, Robert B. Craufurd, George M. Holmes, F. St. John Lockwood, Edward K. Lockwood, Asa Smith, William C. Street, George E. Miller.

NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

Incorporated, 1824.

STATEMENT, OCTOBER 1, 1880. •

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$7,347,197.61	Loans on Real Estate, -	\$3,238,714.39
Surplus Account, - -	100,000.00	Loans on Stocks and Bonds,	238,160.00
Interest Account, - -	128,667.36	Loans on Personal Security,	75,272.50
Profit and Loss, - -	175,908.08	United States Bonds, -	1,187,000.00
Rents, - - - -	502.29	State Bonds, - - -	549,882.00
		Town, City, and Corp'n Bonds,	903,200.00
		Town Orders, - - -	45,000.00
		Railroad Bonds, - - -	999,484.00
		Bank Stocks, - - -	151,600.00
		Real Estate by Foreclosure,	267,153.91
		Banking House, - - -	28,610.77
		Insurance Account, - -	354.66
		Expense Account, - -	5,100.18
		Foreclosure Accounts, -	3,856.56
		Cash in Bank, - - -	51,975.30
		Cash on hand, - - -	6,911.07
Total Liabilities, -	\$7,752,275.34	Total Assets, - -	\$7,752,275.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 617,000.00	617,000.00	651,568.00
6s of 1881, coupon, - - - - -	370,000.00	370,000.00	390,720.00
4s of 1907, registered, - - - - -	200,000.00	200,000.00	215,500.00
STATE BONDS.			
Connecticut 6s, coupon, - - - - -	405,500.00	405,500.00	433,885.00
Connecticut 6s, registered, - - - - -	70,000.00	70,000.00	74,900.00
Ohio 6s, 1881, registered, - - - - -	55,382.00	55,382.00	57,597.28
Iowa, coupon, - - - - -	19,000.00	19,000.00	19,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Norwich, Town Debt, - - - - -	60,000.00	60,000.00	64,800.00
“ “ War Debt, - - - - -	40,000.00	40,000.00	43,200.00
Borough of New Britain, Water Fund, - - -	30,000.00	30,000.00	31,200.00
Town of Hartford, - - - - -	200,000.00	200,000.00	206,000.00
“ Portland, - - - - -	30,000.00	30,000.00	31,200.00
“ Chatham, - - - - -	25,000.00	25,000.00	25,000.00
“ Preston, - - - - -	43,500.00	43,500.00	45,675.00
“ Windham, Funded Debt, - - - - -	30,000.00	30,000.00	30,600.00
City of Norwich, 6 per cent., Water, - - -	101,000.00	101,000.00	111,100.00
“ “ 7 “ City, - - - - -	1,000.00	1,000.00	1,120.00
“ New London, 6 “ Water, - - - - -	25,000.00	25,000.00	27,500.00
“ Middletown, 6 “ “ - - - - -	8,000.00	8,000.00	8,320.00
“ Hartford, - - - - -	25,000.00	25,000.00	27,000.00
“ Wheeling, West Va., - - - - -	12,000.00	10,200.00	10,200.00
“ Vergennes, Vt., “ Gold,” - - - - -	24,500.00	24,500.00	24,500.00
“ Cleveland, Ohio, 5 per cent. Funded Debt,	250,000.00	250,000.00	271,250.00

NORWICH SAVINGS SOCIETY—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN ORDERS.			
Town of Norwich, - - - - -	\$ 45,000.00	45,000.00	48,600.00
RAILROAD BONDS.			
Cleveland, P. & Ashtabula, new 7s, 1892, - -	10,000.00	10,000.00	11,600.00
Little Miami, - - - - -	3,000.00	2,484.00	3,000.00
St. Louis, Jacksonville & Chicago, 7 per cent., -	150,000.00	150,000.00	159,000.00
New London Northern, 5 per cent., consolidated,	650,000.00	650,000.00	689,000.00
Chicago, Mil. & St. P., So. Minn. Division, 6 per ct.,	187,000.00	187,000.00	189,900.00
BANK STOCKS.			
500 shares Thames National, Norwich, - -	50,000.00	50,000.00	65,000.00
172 " Norwich " " - -	17,200.00	17,200.00	18,060.00
635 " Merchants " " - -	25,400.00	25,400.00	25,400.00
180 " First " " - -	18,000.00	18,000.00	18,900.00
266 " Merchants " New York, - -	13,300.00	13,300.00	17,151.00
200 " Peoples " " - -	5,000.00	5,000.00	5,750.00
50 " Hanover " " - -	5,000.00	5,000.00	5,375.00
200 " Broadway, " " - -	5,000.00	5,000.00	10,000.00
75 " Metropolitan " " - -	7,500.00	7,500.00	11,287.50
32 " Bank of Commerce, " - -	3,200.00	3,200.00	4,288.00
20 " State of New York, " - -	2,000.00	2,000.00	2,260.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 6,851; total amount, \$1,089,431.61
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 1,739; total amount, 1,227,174.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 1,541; total amount, 2,145,129.00
4. Number of depositors having over \$2,000, - 755; total amount, 2,885,463.00
5. Total number of depositors, - - - - - 10,886; total deposits, \$7,347,197.61
6. Largest amount due a single depositor, \$29,917.38.
7. Number of accounts opened during the year, 1,175; number closed, 1,533.
8. Amount of income received during the year, \$420,056.54.
9. Amount of dividends declared during the year, \$292,196.12.
10. Amount deposited, including interest credited, the past year, \$743,335.10.
11. Amount withdrawn during the year, \$683,831.86.
12. Increase of deposits the past year, \$59,503.24.
13. Amount carried to surplus or profit and loss during the year, \$117,347.95.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$15,926.41; United States tax, \$46.39.
16. Total office expenses the past year, including salaries, \$13,818.39.
17. Net amount of income during the year from real estate owned, \$6,480.90.
18. Amount of assets yielding no income during the year, \$22,110.08, real estate.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$450,000.
21. Date of annual meeting for choice of officers, June.

OFFICERS.—President, Franklin Nichols; Treasurer, Costello Lippitt; Directors, Lucius W. Carroll, Amos W. Prentice, Charles Osgood, David Gallup, John A. Morgan, John Brewster, John Mitchell, Hezekiah F. Rudd, Henry Larrabee, Charles Webb, Lucius Brown, Bela P. Learned, Frank Johnson.

OPERATIVES SAVINGS BANK, NEW HAVEN.

DANIEL SPENCER, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.			ASSETS.		
Whole amount of Deposits,	-	\$119.71	District of Columbia, 3-65s,	-	\$97.25
Interest Account,	-	1.65	Cash on hand,	-	26.11
Dividend Account,	-	2.00			
Total Liabilities,	-	\$123.36	Total Assets,	-	\$123.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BONDS.			
District of Columbia, 3-65s, -	\$ 100.00	97.25	98.00

MISCELLANEOUS ITEMS.

Number of depositors having \$500 or less, 31; total amount, \$119.71.

Number of accounts opened during the year, 34; number closed, 3.

Amount of income received during the year, \$3.65.

Amount of dividends declared during the year, \$2.00.

Amount deposited, including interest credited, the past year, \$285.90.

Amount withdrawn during the year, \$166.19.

Rate of dividend the last year, 2½ per cent.; paid August 1st.

Total office expenses the past year, including salaries; no expenses.

Date of annual meeting for choice of officers, July.

OFFICERS.—President, Benjamin Noyes; Vice-President, Henry Killam; Secretary and Treasurer, Daniel Spencer; Directors or Trustees, Charles Atwater, Daniel Spencer, Henry Reynolds, Eli S. Quintard, William L. Everit, F. J. Whittemore, Henry Killam, Benjamin Noyes, Edward Downs, Charles Bates, George Botsford, Henry F. Andruss, James Thompson, East Haven; F. C. Allen, Wallingford; T. Lawton, Mount Carmel.

NOTE.—This bank has been opened only so far as what is called the sixpenny department—to encourage the saving of small sums, such as other savings banks will not take.

PEOPLES SAVINGS BANK, BRIDGEPORT.

EGBERT MARSH, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,250,586.70	Loans on Real Estate, - -	\$707,839.00
Surplus Account, - - -	44,214.96	Loans on Stocks and Bonds, -	38,332.00
Interest Account, - - -	28,865.08	United States Bonds, - -	3,000.00
		Town, City, and Corp'n Bonds,	450,500.00
		Bank Stocks, - - -	2,000.00
		Real Estate by Foreclosure, -	12,103.96
		Banking House, - - -	40,000.00
		Municipal Notes, - - -	7,000.00
		Cash in Bank, - - -	62,236.72
		Cash on hand, - - -	655.06
Total Liabilities, -	\$1,323,666.74	Total Assets, - -	\$1,323,666.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 3,000.00	3,000.00	3,120.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport City, 6 per cent., - - - -	500.00	500.00	530.00
" " 7 " - - - -	100,000.00	100,000.00	115,000.00
" " 7 " " Bridge," - - -	38,500.00	38,500.00	41,580.00
" " 5 " - - - -	52,000.00	52,000.00	57,200.00
Danbury Water, 7 " - - - -	15,500.00	15,500.00	17,050.00
" Town, 5 " - - - -	20,000.00	20,000.00	21,000.00
Norwalk, 7 " - - - -	50,000.00	50,000.00	55,000.00
Middletown City School District, 5 per cent., -	74,000.00	74,000.00	77,700.00
Norwich City, 5 per cent., - - - -	50,000.00	50,000.00	52,500.00
Hartford Town, 4½ " - - - -	50,000.00	50,000.00	52,500.00
BANK STOCKS.			
20 shares Connecticut National, Bridgeport, -	2,000.00	2,000.00	2,800.00
TOWN NOTES.			
Town of Bridgeport, - - - - -	7,000.00	7,000.00	7,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 2,453; total amount, \$387,124.69
2. Number of depositors having over \$500 and less than \$1,000, - - - - 465; total amount, 322,013.29
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 357; total amount, 523,564.36
4. Number of depositors having over \$2,000, - - 7; total amount, 17,884.36
5. Total number of depositors, - - - - 3,282; total deposits, \$1,250,586.70

PEOPLES SAVINGS BANK, BRIDGEPORT.—CONTINUED.

6. Largest amount due a single depositor, \$3,891.53.
7. Number of accounts opened during the year, 755 ; number closed, 366.
8. Amount of income received during the year, \$79,365.34.
9. Amount of dividends declared during the year, \$58,992.50.
10. Amount deposited, including interest credited, the past year, \$298,061.83.
11. Amount withdrawn during the year, \$246,018.42.
12. Increase of deposits the past year, \$52,043.41.
13. Amount carried to surplus or profit and loss during the year, \$3,919.86.
14. Rate of dividend the last year, 5 per cent. ; paid January and July.
15. State tax paid during the past year, \$2,653.34 ; U. S. tax, \$24.94.
16. Total office expenses the past year, including salaries, \$3,862.73.
17. Net amount of income during the year from real estate owned, \$3,167.94.
18. Amount of assets yielding no income during the year, \$5,263.69.
19. Are all loans upon real estate secured by first mortgage ? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$35,000.
21. Date of annual meeting for choice of officers, second Monday in July.

OFFICERS.—President, George B. Waller ; Treasurer, Egbert Marsh ; Directors or Trustees, William E. Seeley, Samuel W. Baldwin, S. S. Booth, Edward W. Marsh, D. W. Kissam, Elbert E. Hubbell, Bradley Sanford, Smith P. Glover, Russell Tomlinson, C. B. Hotchkiss, Eli C. Smith.

PEOPLES SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer.

Incorporated, 1870.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$155,411.39	Loans on Real Estate, -	\$78,446.00
Surplus Account, -	3,200.00	Loans on Personal Security, -	14,140.53
Interest Account, -	2,978.60	United States Bonds, -	2,000.00
		Bank Stocks, -	56,555.50
		Banking House, -	1,240.00
		Tax Account, -	116.25
		Expense Account, -	56.00
		Cash in Bank, -	6,938.25
		Cash on hand, -	2,097.46
Total Liabilities, -	\$161,589.99	Total Assets, -	\$161,589.99

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
4s of 1907, coupon, -	-	\$ 2,000.00	2,000.00	2,170.00
BANK STOCKS.				
164 Shares First National, Rockville, -	-	16,400.00	20,140.00	21,320.00
78 " Rockville National, Rockville, -	-	7,800.00	8,580.00	8,580.00
40 " Stafford " Stafford, -	-	4,000.00	4,240.00	4,400.00
100 " Tolland Co. " Tolland, -	-	10,000.00	10,000.00	10,000.00
40 " First " Hartford, -	-	4,000.00	5,651.50	4,800.00
9 " City " " -	-	900.00	944.00	900.00
20 " Ætna " " -	-	2,000.00	2,500.00	2,600.00
40 " First " Willimantic, -	-	4,000.00	4,000.00	4,400.00
5 " Hartford Trust Co., Hartford, -	-	500.00	500.00	475.00

MISCELLANEOUS ITEMS.

- | | |
|--|-----------------------------------|
| 1. Number of depositors having \$500 or less, - | 536; total amount, \$57,150.00 |
| 2. Number of depositors having over \$500 and less than \$1,000, - | 54; total amount, 37,450.00 |
| 3. Number of depositors having \$1,000 and not over \$2,000, - | 47; total amount, 60,839.00 |
| 4. Number of depositors having over \$2,000, - | 0; total amount, 0.00 |
| 5. Total number of depositors, - | 637; total deposits, \$155,411.39 |

PEOPLES SAVINGS BANK--CONTINUED.

6. Largest amount due a single depositor, \$2,000.
7. Number of accounts opened during the year, 123; number closed, 92.
8. Amount of income received during the year, \$8,296.80.
9. Amount of dividends declared during the year, \$6,629.65.
10. Amount deposited, including interest credited, the past year, \$48,242.99.
11. Amount withdrawn during the year, \$30,596.67.
12. Increase of deposits the past year, \$17,871.
13. Amount carried to surplus or profit and loss during the year, \$400.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$224; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$628.16.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, George M. Paulk, Cyrus Winchell, Wm. R. Orcutt, Dwight Marcy, T. Newcomb, Francis Keeney, Frederick Walker, A. N. Belding, R. G. Holt, Asaph McKinney, E. S. Henry.

PUTNAM SAVINGS BANK.

JEROME TOURTELLOTTE, Treasurer.

Incorporated, 1862.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$683,725.71	Loans on Real Estate, -	\$393,487.62
Surplus Account, - - -	10,000.00	Loans on Stocks and Bonds,	41,221.99
Interest Account, - - -	13,440.53	Loans on Personal Security,	25,764.29
		Town, City, and Corp'n Bonds,	30,000.00
		Bank Stocks, - - -	101,950.00
		Real Estate by Foreclosure,	70,640.00
		Insurance Account, - -	31.13
		Furniture and Fixtures, -	2,500.00
		Profit and Loss, - -	3,513.94
		Cash in Bank, - - -	36,269.24
		Cash on hand, - - -	1,788.03
Total Liabilities, - - -	\$707,166.24	Total Assets, - - -	\$707,166.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Portland, 6 per cent., untaxable, - - - -	\$ 30,000.00	30,000.00	32,400.00
BANK STOCKS.			
100 shares Hanover National, New York, - -	10,000.00	10,000.00	12,200.00
67 " Central " " - -	6,700.00	6,700.00	7,772.00
22 " Ninth " " - -	2,200.00	2,200.00	2,200.00
80 " Fourth " " - -	8,000.00	8,000.00	8,800.00
104 " Am. Exch'ge " " - -	10,400.00	10,400.00	12,000.00
5 " City " Hartford, - -	500.00	500.00	500.00
106 " Norwich " Norwich, - -	10,600.00	10,600.00	11,448.00
100 " Thames " " - -	10,000.00	10,000.00	14,000.00
154 " Uncas " " - -	7,700.00	7,700.00	7,700.00
41 " First " " - -	4,100.00	4,100.00	4,510.00
100 " Merchants " " - -	4,000.00	3,450.00	4,000.00
50 " Tolland Co. " Tolland, - -	5,000.00	5,000.00	4,500.00
70 " Stafford " Stafford Springs, -	7,000.00	7,000.00	7,560.00
23 " Thompson " Thompson, - -	2,300.00	2,300.00	2,760.00
140 " Putnam " Putnam, - -	14,000.00	14,000.00	17,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,944; total amount, \$238,834.22
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 271; total amount, 186,191.30
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 154; total amount, 211,528.65
4. Number of depositors having over \$2,000, - 15; total amount, 47,171.54
5. Total number of depositors, - - - - - 2,384; total deposits, \$683,725.71

PUTNAM SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$6,052.77.
7. Number of accounts opened during the year, 339 ; number closed, 542.
8. Amount of income received during the year, \$39,640.40.
9. Amount of dividends declared during the year, \$26,707.
10. Amount deposited, including interest credited, the past year, \$142,473.
11. Amount withdrawn during the year, \$149,237.03.
12. Decrease of deposits the past year, \$6,764.03.
13. Amount carried to surplus or profit and loss during the year, \$4,000.
14. Rate of dividend the last year, 4 per cent. ; paid October and April.
15. State tax paid during the past year, \$1,352.37 ; U. S. tax, \$98.31.
16. Total office expenses the past year, including salaries, \$2,424.58.
17. Net amount of income during the year from real estate owned, \$1,623.23.
18. Amount of assets yielding no income during the year, \$10,285.
19. Are all loans upon real estate secured by first mortgage ? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$47,500.
21. Date of annual meeting for choice of officers, third Monday in July.

OFFICERS.—President, J. H. Gardner ; Treasurer, Jerome Tourtellotte ; Directors or Trustees, Rufus S. Matthewson, Richmond M. Bullock, John A. Carpenter, Nathan E. Morse, Gilbert W. Phillips, John O. Fox, George W. Holt, Jr., Z. H. Ballard, J. H. Gardner.

RIDGEFIELD SAVINGS BANK.

D. SMITH GAGE, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$63,733.14	Loans on Real Estate,	\$42,760.00
Surplus Account,	1,947.32	Loans on Personal Security,	7,070.50
Interest Account,	496.13	Bank Stocks,	5,850.00
		Real Estate by Foreclosure,	150.00
		Expense Account,	18.55
		Cash in Bank,	7,546.83
		Cash on hand,	2,780.71
Total Liabilities,	\$66,176.59	Total Assets,	\$66,176.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
50 shares First National, Meriden,	\$ 5,000.00	5,850.00	5,850.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 448; total amount, \$47,873.86
2. Number of depositors having over \$500 and less than \$1,000, - - - 198; total amount, 11,659.28
3. Number of depositors having \$1,000 and not over \$2,000, - - - 3; total amount, 4,200.00
4. Number of depositors having over \$2,000, - - 0; total amount, 0.00
5. Total number of depositors, - - - 649; total deposits, \$63,733.14
6. Largest amount due a single depositor, \$1,276.
7. Number of accounts opened during the year, 40; number closed, 49.
8. Amount of income received during the year, \$3,133.30.
9. Amount of dividends declared during the year, \$2,110.43.
10. Amount deposited, including interest credited, the past year, \$38,053.61.
11. Amount withdrawn during the year, \$23,265.34.
12. Increase of deposits the past year, \$9,105.88.
13. Amount carried to surplus or profit and loss during the year, none.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$4; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$257.41.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$12,000.
21. Date of annual meeting for choice of officers, last Saturday in July.

OFFICERS.—President, L. H. Bailey; Treasurer, D. Smith Gage; Directors or Trustees, D. L. Adams, H. K. Smith, D. S. Sholes, L. H. Bailey, W. H. Beers, D. S. Gage, S. M. Northrop, B. K. Northrop, Hull Keeler, L. S. Northrop, J. L. Hunt, E. H. Smith, A. Y. Paddock.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

Incorporated, 1848.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$432,881.49	Loans on Real Estate, - -	\$201,180.64
Surplus and Interest Account,	11,920.36	Loans on Personal Security, -	59,093.83
		United States Bonds, - -	8,055.00
		Town, City, and Corp'n Bonds,	86,778.75
		Railroad Stock, - - -	290.00
		Bank Stocks, - - -	7,600.00
		Real Estate by Foreclosure, -	33,953.29
		Banking House, - - -	6,000.00
		Personal property, - - -	2,790.51
		Premium Account, - - -	1,955.37
		Cash in Bank, - - -	24,794.63
		Cash on hand, - - -	12,309.83
Total Liabilities, - -	\$444,801.85	Total Assets, - - -	\$444,801.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 8,000.00	8,055.00	8,600.00
TOWN, CITY, AND CORPORATION BONDS.			
Salisbury Town, 6 per cent., - - - -	49,800.00	51,045.00	50,000.00
New York City, 6 " - - - -	10,000.00	11,725.00	12,400.00
Boston " 4 " - - - -	10,000.00	10,100.00	10,300.00
Cincinnati " 7.30, - - - -	8,000.00	10,160.00	10,240.00
District of Columbia, 3.65, - - - -	5,000.00	4,993.75	4,990.00
RAILROAD STOCK.			
3 shares Berkshire R. R., - - - -	300.00	2 0.00	336 00
BANK STOCKS.			
70 shares National Iron, Falls Village, -	7,000.00	8,401.00	8,400.00
6 " Phoenix National, Hartford, - -	600.00	900.00	900.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,000 ; total amount, \$110,000.00
2. Number of depositors having over \$500 and less than \$1,000, - - - - 110 ; total amount, 80,000.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 85 ; total amount, 112,000.00
4. Number of depositors having over \$2,000, - 51 ; total amount, 130,881.00
5. Total number of depositors, - - - - 1,246 ; total deposits, \$432,881.00

SALISBURY SAVINGS SOCIETY—CONTINUED.

6. Largest amount due a single depositor, \$10,885.
7. Number of accounts opened during the year, 190; number closed, 139.
8. Amount of income received during the year, \$21,729.85.
9. Amount of dividends declared during the year, \$16,803.82.
10. Amount deposited, including interest credited, the past year, \$62,201.82.
11. Amount withdrawn during the year, \$72,139.25.
12. Decrease of deposits the past year, \$9,937.43.
13. Amount carried to surplus or profit and loss during the year, \$1,975.
14. Rate of dividend the last year, 4 per cent.; paid, April and October.
15. State tax paid during the past year, \$746.16; U. S. tax, \$309.10.
16. Total office expenses the past year, including salaries, \$1,552.61.
17. Net amount of income during the year from real estate owned, \$1,250.
18. Amount of assets yielding no income during the year, \$3,000.
19. Are all loans upon real estate secured by first mortgage? With two exceptions.
20. Largest amount loaned to one individual, company, society, or corporation, \$10,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, Geo. B. Burrall, S. S. Robbins, L. Tupper, D. Allyn, M. Reed.

SAVINGS BANK OF ANSONIA.

EGBERT BARTLETT, Treasurer.

Incorporated, 1862.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$377,874.53	Loans on Real Estate, -	\$248,736.00
Surplus Account, -	911.90	Loans on Stocks and Bonds, -	12,500.00
Interest Account, -	5,839.14	Loans on Personal Security, -	30,690.00
		Town, City, and Borough Orders, -	2,000.00
		School District Orders, -	8,325.00
		Bank Stocks, -	77,335.50
		Real Estate by Foreclosure, -	3,850.00
		Tax Account, -	390.48
		Expense Account, -	336.62
		Cash in Bank, -	94.43
		Cash on hand, -	367.54
Total Liabilities, -	\$384,625.57	Total Assets, -	\$384,625.57

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Ansonia Water Company, -	-	\$ 12,500.00	12,500.00	12,500.00
TOWN, CITY, AND BOROUGH ORDERS.				
Borough of Ansonia, -	-	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT ORDERS.				
4th School District, Derby, -	-	5,800.00	5,800.00	5,800.00
5th " " " -	-	2,000.00	2,000.00	2,000.00
1st " " " -	-	125.00	125.00	125.00
2d " " Bethany, -	-	400.00	400.00	400.00
BANK STOCKS.				
225 Shares Ansonia National, -	-	11,250.00	11,800.00	12,375.00
36 " Birmingham " -	-	3,600.00	4,495.00	4,860.00
100 " First " Norwich, -	-	10,000.00	10,614.00	11,000.00
50 " Yale " New Haven, -	-	5,000.00	5,060.00	5,750.00
100 " Merchants " " -	-	5,000.00	5,090.50	5,750.00
50 " American Exchange National, New York, -	-	5,000.00	5,450.00	6,000.00
50 " Central " " -	-	5,000.00	5,000.00	5,750.00
50 " Commerce " " -	-	5,000.00	6,050.00	7,000.00
50 " Fourth " " -	-	5,000.00	4,794.00	5,650.00
50 " Hanover " " -	-	5,000.00	4,832.00	5,600.00
70 " Shoe & Leather " " -	-	7,000.00	8,650.00	8,750.00
125 " Tradesmen's " " -	-	5,000.00	5,500.00	6,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 1,392; total amount, \$145,949.17
2. Number of depositors having over \$500 and less than \$1,000, - - - 141; total amount, 102,651.88
3. Number of depositors having \$1,000 and not over \$2,000, - - - 92; total amount, 127,223.48
4. Number of depositors having over \$2,000, - - 1; total amount, 2,050.00
5. Total number of depositors, - - - 1,626; total deposits, \$377,874.53

SAVINGS BANK OF ANSONIA—CONTINUED

6. Largest amount due a single depositor, \$2,050.
7. Number of accounts opened during the year, 352; number closed, 152.
8. Amount of income received during the year, \$22,111.15
9. Amount of dividends declared during the year, \$16,703.52.
10. Amount deposited, including interest credited, the past year, \$134,048.75.
11. Amount withdrawn during the year, \$88,028.81.
12. Increase of deposits the past year, \$46,019.94.
13. Amount carried to surplus or profit and loss during the year, \$911 90.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$760.46; U. S. tax, \$0.13.
16. Total office expenses the past year, including salaries, \$1,222.56.
17. Net amount of income during the year from real estate owned, \$102.15.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$16,200.
21. Date of annual meeting for choice of officers, first Monday in July.

OFFICERS.—President, Wm. Bristol; Vice-President, Thomas Wallace; Treasurer, Egbert Bartlett; Directors or Trustees, A. Hubbell, H. J. Smith, J. Lindley, D. Bartholomew, J. C. Platt, C. L. Hill, E. Bartlett, H. Sperry, J. Swan.

SAVINGS BANK OF DANBURY..

HENRY C. RYDER, Treasurer.

Incorporated, 1849.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,777,314.84	Loans on Real Estate, - -	\$1,169,999.50
Surplus Account, - -	46,364.29	Loans on Personal Security,	191,837.97
Interest Account, - -	6,092.67	United States Bonds, - -	66,562.50
		Town, City, and Corp'n Bonds,	85,594.00
		Railroad Bonds, - - -	650.00
		Bank Stocks, - - -	45,295.13
		Real Estate by Foreclosure, -	187,116.60
		Banking House, - - -	16,000.00
		Furniture and Fixtures in	
		Real Estate held, - -	7,790.79
		Cash in Bank, - - -	56,792.69
		Cash on hand, - - -	2,132.62
Total Liabilities, - -	\$1,829,771.80	Total Assets, - - -	\$1,829,771.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 35,000.00	36,637.50	37,800.00
4s of 1907, " - - - - -	30,000.00	29,925.00	32,137.50
TOWN, CITY, AND CORPORATION BONDS.			
Town of Bridgeport, - - - - -	1,500.00	1,410.00	1,500.00
" Washington, - - - - -	29,000.00	27,840.00	29,000.00
" Portland, - - - - -	25,000.00	23,344.00	25,000.00
Borough of Norwalk, - - - - -	30,000.00	30,000.00	30,000.00
" Danbury, - - - - -	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
Sandusky & Cincinnati, - - - - -	1,000.00	650.00	1,000.00
BANK STOCKS.			
152 shares Danbury National, - - - - -	15,200.00	16,616.50	19,760.00
20 " National Pahquoque, Danbury, -	2,000.00	2,040.00	2,400.00
16 " National Bank of Norwalk, - -	1,600.00	1,600.00	1,760.00
75 " Ninth National, New York, - -	7,500.00	6,750.00	8,025.00
70 " Bank of North America, New York, -	7,000.00	6,300.00	7,000.00
68 " Central National, " - -	6,800.00	6,528.00	7,888.00
188 " Phenix " " - -	3,760.00	3,060.63	3,684.80
30 " Nassau Bank, " - -	3,000.00	2,400.00	3,000.00

SAVINGS BANK OF DANBURY—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less,	3,595 ; total amount,	\$432,760.36
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	553 ; total amount,	395,442.20
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	538 ; total amount,	771,238.07
4.	Number of depositors having over \$2,000, -	80 ; total amount,	177,874.21
5.	Total number of depositors, - - - - -	4,766 ; total deposits,	\$1,777,314.84
6.	Largest amount due a single depositor,	\$6,135.44.	
7.	Number of accounts opened during the year,	780 ; number closed,	566.
8.	Amount of income received during the year,	\$90,683.68.	
9.	Amount of dividends declared during the year,	\$67,152.70.	
10.	Amount deposited, including interest credited, the past year,	\$529,067.55.	
11.	Amount withdrawn during the year,	\$520,508.42.	
12.	Increase of deposits the past year,	\$8,559.13.	
13.	Amount carried to surplus or profit and loss during the year,	nothing.	
14.	Rate of dividend the last year,	4 per cent. ; paid April and October.	
15.	State tax paid during the past year,	\$3,448.50 ; U. S. tax, none.	
16.	Total office expenses the past year, including salaries,	\$3,600.	
17.	Net amount of income during the year from real estate owned,	\$4,341.95.	
18.	Amount of assets yielding no income during the year,	\$54,655.65.	
19.	Are all loans upon real estate secured by first mortgage ?	Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation,	\$32,000.	
21.	Date of annual meeting for choice of officers,	June.	

OFFICERS.—President, Frederick S. Wildman ; Treasurer, Henry C. Ryder ; Vice-Presidents, Edgar S. Tweedy, William R. White ; Directors or Trustees, Frederick S. Wildman, Edgar S. Tweedy, William R. White, Roger Averill, John W. Bacon, Lyman D. Brewster, William Jabine, George Raymond, George Starr, Henry C. Ryder.

SAVINGS BANK OF NEW BRITAIN.

WM. F. WALKER, Treasurer.

Incorporated, 1862.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,011,806.04	Loans on Real Estate, - -	\$565,576.33
Surplus Account, - - -	30,000.00	Loans on Stocks and Bonds,	5,175.00
Interest Account, - - -	15,493.92	Loans on Personal Security, -	2,950.00
Rent Account, - - -	277.04	United States Bonds, - - -	40,200.00
Profit and Loss Account, -	5,232.67	State Bonds, - - - -	2,000.00
		Town, City, and Corp'n Bonds,	149,938.00
		Loan to Town of New Britain,	8,000.00
		Manufacturing Co. Stock, -	2,000.00
		Railroad Bonds, - - - -	13,000.00
		Bank Stocks, - - - -	204,761.50
		Real Estate by Foreclosure, -	22,128.15
		Banking House, - - - -	23,819.50
		Tax Account, - - - -	434.99
		Insurance Account, - - -	36.70
		Expense Account, - - - -	827.41
		Suspense and other Accounts, -	31.02
		Cash in Bank, - - - -	19,173.69
		Cash on hand, - - - -	2,757.38
Total Liabilities, -	\$1,062,809.67	Total Assets, - -	\$1,062,809.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, coupon, - - - - -	\$ 10,000.00	10,000.00	10,250.00
4½s of 1891, coupon, - - - - -	10,000.00	10,000.00	10,862.50
4s of 1907, coupon, - - - - -	20,200.00	20,200.00	21,942.25
STATE BONDS.			
Connecticut 6s, 1884, - - - - -	2,000.00	2,000.00	2,120.00
TOWN, CITY, AND CORPORATION BONDS.			
New Britain Park, 7 per cent., - - - -	34,000.00	34,000.00	40,800.00
" " Water, 7 per cent., - - - -	31,000.00	31,000.00	37,200.00
Hartford Town, 4½ per cent., 1905, - - -	7,000.00	7,000.00	7,455.00
New York City, 5 " 1884, - - - -	30,000.00	30,525.00	30,600.00
Boston " 4 " 1910, - - - -	20,000.00	20,000.00	20,600.00
Cincinnati " 6 " 1909, - - - -	16,000.00	17,438.00	18,080.00
" " 6 " gold, 1906, - - - -	9,000.00	9,975.00	10,170.00
RAILROAD BONDS.			
New York Central & Hudson River, 7 per cent., 1903, registered, - - - - -	10,000.00	13,000.00	13,153.00

SAVINGS BANK OF NEW BRITAIN—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
MANUFACTURING STOCK.				
80 Shares New Britain Knitting Co.,	- - -	\$ 2,000.00	2,000.00	2,200.00
BANK STOCKS.				
344 Shares New Britain National, New Britain,	-	34,400.00	40,894.00	46,440.00
50 " Hanover " New York,	-	5,000.00	5,675.00	6,000.00
50 " American Exchange National, New York,	-	5,000.00	5,600.00	6,000.00
170 " Hartford " Hartford,	-	17,000.00	25,891.00	28,390.00
111 " Phoenix " "	-	11,100.00	16,992.00	18,537.00
61 " Farmers & Mechanics, " "	-	6,100.00	6,931.50	7,625.00
75 " Mercantile " "	-	7,500.00	8,175.00	9,750.00
114 " First " "	-	11,400.00	13,351.00	13,794.00
19 " Ætna " "	-	1,900.00	2,310.00	2,470.00
80 " City " "	-	8,000.00	7,560.00	8,160.00
250 " New Haven County " New Haven,	-	2,500.00	3,500.00	3,500.00
10 " Merchants " "	-	500.00	500.00	560.00
54 " Second " "	-	5,400.00	8,342.00	8,342.00
4 " National Tradesmen's " "	-	400.00	624.00	624.00
25 " Chapin National, Springfield, Mass.,	-	2,500.00	2,750.00	3,075.00
10 " Agawam " " "	-	1,000.00	1,190.00	1,250.00
32 " Middletown National, Middletown,	-	2,400.00	3,506.00	3,520.00
40 " Middlesex Co. " " "	-	4,000.00	4,680.00	4,800.00
20 " Central " " "	-	1,500.00	2,190.00	2,240.00
25 " First " " "	-	2,500.00	2,700.00	2,800.00
6 " Meriden " Meriden,	-	600.00	720.00	792.00
13 " First " " "	-	1,300.00	1,000.00	1,430.00
10 " Connecticut " Bridgeport,	-	1,000.00	1,470.00	1,470.00
100 " Bridgeport " " "	-	5,000.00	7,610.00	7,610.00
25 " First " " "	-	2,500.00	4,300.00	4,300.00
50 " First " Norwich,	-	5,000.00	5,400.00	5,450.00
100 " Thames " " "	-	10,000.00	14,300.00	14,500.00
50 National Pahquioque, Danbury,	- -	5,000.00	6,300.00	6,400.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 2,781; total amount, \$314,115.61
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 304; total amount, 213,319.42
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 229; total amount, 314,750.99
4. Number of depositors having over \$2,000, - 64; total amount, 169,620.02
5. Total number of depositors, - - - - - 3,378; total deposits, \$1,011,806.04
6. Largest amount due a single depositor, \$13,507.39.
7. Number of accounts opened during the year, 789; number closed, 408.
8. Amount of income received during the year, \$54,354.14.
9. Amount of dividends declared during the year, \$42,823.00.

SAVINGS BANK OF NEW BRITAIN—CONTINUED.

10. Amount deposited, including interest credited, the past year, \$386,385.70.
11. Amount withdrawn during the year, \$222,086.80.
12. Increase of deposits the past year, \$164,298.90.
13. Amount carried to surplus or profit and loss during the year, \$4,867.77.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$1,963.08; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$3,067.54.
17. Net amount of income during the year from real estate owned, \$1,586.15.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$22,000.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, Levi S. Wells; Vice-President, Horace Eddy; Treasurer, Wm. F. Walker; Secretary, Chas. B. Oldershaw; Directors, Samuel Rockwell, T. W. Stanley, Horace Eddy, Levi S. Wells, Philip Corbin, C. B. Erwin, J. A. Pickett, J. B. Talcott.

SAVINGS BANK OF NEW LONDON.

JOSHUA LEARNED, Treasurer.

Incorporated, 1827.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$3,097,885.68	Loans on Real Estate, -	\$1,090,764.26
Surplus Account, - - -	64,468.18	Loans on Stocks and Bonds, -	114,700.00
Interest Account, - - -	53,618.17	Loans on Personal Security, -	14,000.00
		United States Bonds, -	355,000.00
		State Bonds, - - -	6,000.00
		Town, City, and Corp'n Bonds, -	869,500.00
		Railroad Stocks, - - -	42,800.00
		Railroad Bonds, - - -	106,000.00
		Bank Stocks, - - -	293,740.00
		Real Estate by Foreclosure, -	294,251.87
		Banking House, - - -	8,944.06
		Expense Account, - - -	1,225.62
		Profit and Loss, - - -	2,515.87
		Real Estate Rents, - - -	1,714.30
		Cash in Bank, - - -	10,625.17
		Cash on hand, - - -	4,190.88
Total Liabilities, - -	\$3,215,972.03	Total Assets, - - -	\$3,215,972.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, registered, - - - - -	\$ 50,000.00	54,000.00	52,125.00
5s of 1881, " - - - - -	60,000.00	60,550.00	61,650.00
4½s of 1891, " - - - - -	20,000.00	21,225.00	21,800.00
4s of 1907, " - - - - -	125,000.00	127,000.00	135,312.00
Currency 6s, - - - - -	100,000.00	104,000.00	125,000.00
STATE BONDS.			
Michigan, - - - - -	6,000.00	6,000.00	6,180.00
District of Columbia, - - - - -	20,000.00	21,230.00	21,200.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, - - - - -	30,000.00	31,500.00	34,200.00
" New London, - - - - -	90,000.00	90,000.00	104,400.00
" Brooklyn, Water, - - - - -	14,000.00	14,000.00	15,960.00
" " South Street Improvement, -	25,000.00	25,000.00	31,500.00
" " Third Street Improvement, -	9,000.00	9,000.00	11,340.00
" " Park Loan, - - - - -	10,000.00	10,000.00	11,800.00
" " Bridge, - - - - -	50,000.00	51,050.00	65,000.00
" " Sewerage, - - - - -	50,000.00	50,000.00	64,000.00
" New York, Dock, - - - - -	71,000.00	71,000.00	90,880.00
" " Improvement, - - - - -	40,000.00	40,000.00	45,600.00
" New London, Water, - - - - -	75,000.00	76,125.00	87,000.00
" Middletown, - - - - -	23,000.00	20,125.00	24,380.00
" Buffalo, - - - - -	43,500.00	47,850.00	50,025.00
" Rochester, - - - - -	20,000.00	21,000.00	23,200.00
" St. Louis, - - - - -	15,000.00	16,500.00	16,500.00

SAVINGS BANK OF NEW LONDON—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.					PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS—CONTINUED.							
Town of New London,	-	-	-	-	\$ 39,000.00	39,000.00	41,340.00
" Stamford, War,	-	-	-	-	20,000.00	20,000.00	21,600.00
" Wallingford,	-	-	-	-	20,000.00	20,000.00	21,200.00
" New Haven,	-	-	-	-	50,000.00	50,000.00	55,000.00
" Middletown,	-	-	-	-	25,000.00	25,000.00	26,500.00
" Stamford, Town Hall,	-	-	-	-	50,000.00	54,000.00	56,000.00
" West Hartford,	-	-	-	-	20,000.00	18,600.00	21,600.00
" Montville,	-	-	-	-	30,000.00	30,471.00	33,000.00
" Greenwich,	-	-	-	-	30,000.00	31,600.00	33,600.00
RAILROAD STOCKS.							
New York & New Haven,	-	-	-	-	12,600.00	12,600.00	21,420.00
New York Central & Hudson River,	-	-	-	-	14,500.00	14,500.00	18,850.00
Boston & Lowell,	-	-	-	-	3,500.00	3,500.00	3,150.00
Michigan Central,	-	-	-	-	7,200.00	7,200.00	6,984.00
Boston & Albany,	-	-	-	-	5,000.00	5,000.00	7,500.00
RAILROAD BONDS.							
Hudson River,	-	-	-	-	10,000.00	9,800.00	11,000.00
Morris & Essex,	-	-	-	-	15,000.00	15,000.00	19,500.00
Chicago, Rock Island & Pacific,	-	-	-	-	10,000.00	10,000.00	12,200.00
New York Central,	-	-	-	-	25,000.00	23,500.00	28,000.00
New London Northern,	-	-	-	-	19,000.00	19,000.00	20,520.00
Central Pacific,	-	-	-	-	20,000.00	20,000.00	22,400.00
Albany & Susquehanna,	-	-	-	-	7,000.00	8,050.00	7,980.00
BANK STOCKS.							
145 shares North American,	New York,	-	-	-	10,150.00	11,000.00	10,650.00
165 " Metropolitan,	"	-	-	-	16,500.00	17,550.00	24,750.00
173 " Fulton,	"	-	-	-	5,190.00	6,137.00	7,266.00
30 " Seventh Avenue,	"	-	-	-	3,000.00	3,000.00	3,000.00
300 " Phenix,	"	-	-	-	6,000.00	6,000.00	6,600.00
556 " Mechanics,	"	-	-	-	13,900.00	14,750.00	16,680.00
15 " Leather Manufacturers,	"	-	-	-	1,500.00	1,763.00	2,250.00
40 " State of New York,	"	-	-	-	4,000.00	4,000.00	4,640.00
72 " Merchants Exchange,	"	-	-	-	3,600.00	3,600.00	3,600.00
152 " Union,	"	-	-	-	7,600.00	7,600.00	10,640.00
140 " Commerce,	"	-	-	-	14,000.00	14,000.00	19,880.00
150 " Bank of America,	"	-	-	-	15,000.00	15,000.00	20,250.00
134 " Merchants,	"	-	-	-	6,700.00	6,900.00	8,710.00
40 " Corn Exchange,	"	-	-	-	4,000.00	4,160.00	5,800.00
174 " Continental,	"	-	-	-	17,400.00	17,400.00	20,010.00
50 " City,	"	-	-	-	5,000.00	6,005.00	10,500.00
201 " American Exchange,	"	-	-	-	20,100.00	21,000.00	23,919.00
40 " North River,	"	-	-	-	1,200.00	1,200.00	1,080.00
100 " Nassau,	"	-	-	-	10,000.00	10,000.00	10,500.00
100 " United States Trust Co.,	"	-	-	-	10,000.00	10,700.00	34,000.00
80 " Fourth,	"	-	-	-	8,000.00	8,000.00	8,960.00
18 " Middletown,	-	-	-	-	1,350.00	1,350.00	1,890.00
81 " New London City,	-	-	-	-	8,100.00	8,100.00	8,100.00
330 " Union,	New London,	-	-	-	33,000.00	33,000.00	35,640.00
127 " Bank of Commerce,	"	-	-	-	12,700.00	12,700.00	13,970.00

SAVINGS BANK OF NEW LONDON—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS—CONTINUED.				
68 shares	Whaling, New London,	1,700.00	1,700.00	2,295.00
400 "	Thames, Norwich,	40,000.00	40,000.00	54,400.00
67 "	Uncas, "	3,350.00	3,350.00	3,350.00
40 "	Stafford,	4,000.00	4,000.00	4,480.00
42 "	Albany City, N. Y.,	4,200.00	4,200.00	4,410.00
25 "	Union, Albany, N. Y.,	2,500.00	2,500.00	2,625.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,850 ; total amount, \$631,280.63
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 750 ; total amount, 505,741.10
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 608 ; total amount, 870,409.45
4. Number of depositors having over \$2,000, - 280 ; total amount, 1,090,454.50
5. Total number of depositors, - - - - - 5,488 ; total deposits, \$3,097,885.68
6. Largest amount due a single depositor, \$31,426.87.
7. Number of accounts opened during the year, 491 ; number closed, 490.
8. Amount of income received during the year, \$171,782.92.
9. Amount of dividends declared during the year, \$135,138.47.
10. Amount deposited, including interest credited, the past year, \$383,118.96.
11. Amount withdrawn during the year, \$339,544 85.
12. Increase of deposits the past year, \$43,574.11.
13. Amount carried to surplus or profit and loss during the year, \$14,654.78.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent. ; paid January and July.
15. State tax paid during the past year, \$6,612.78 ; U. S. tax, \$1,048.40.
16. Total office expenses the past year, including salaries, \$4,908.97.
17. Net amount of income during the year from real estate owned, \$2,500.
18. Amount of assets yielding no income during the year, \$3,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$75,000.
21. Date of annual meeting for choice of officers, first Tuesday in June.

OFFICERS.—President, William W. Chapman ; Treasurer, Joshua C. Learned ; Directors or Trustees, William C. Crump, Jno. B. Congdon, Chas. Prentis, Chas. Barnes, Joshua C. Learned, Robert Coit, M. K. Cady, Horace Coit.

SAVINGS BANK OF ROCKVILLE.

LEBBEUS BISSELL, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$599,076.72	Loans on Real Estate, - -	\$264,788.05
Surplus Account, - - -	8,000.00	Loans on Stocks and Bonds, -	20,500.00
Interest Account, - - -	17,810.27	Loans on Personal Security, -	159,480.60
		Town, City, and Corp'n Bonds,	2,000.08
		Bank Stocks, - - - -	144,316.60
		Real Estate by Foreclosure, -	19,608.05
		Bank Fixtures, - - -	1,455.24
		Cash in Bank, - - -	12,738.37
Total Liabilities, -	\$624,886.99	Total Assets, - - -	\$624,886.99

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Springfield, Ill., - - - - -	\$ 2,000.00	2,000.00	2,000.00
BANK STOCKS.			
400 Shares First National, Rockville, - -	40,000.00	42,890.25	48,800.00
141 " Mercantile National, Hartford, - -	14,100.00	17,185.00	18,330.00
50 " City " " - -	5,000.00	5,275.00	5,000.00
58 " Aetna " " - -	5,800.00	7,172.50	7,540.00
372 " American " " - -	18,600.00	24,660.00	26,040.00
50 " National Exchange, " - -	2,500.00	3,175.00	3,500.00
50 " Hartford National, " - -	5,000.00	7,970.00	8,000.00
4 " Farmers & Mechanics, " - -	400.00	650.00	480.00
9 " Phoenix National, " - -	900.00	1,350.00	1,440.00
62 " First " " - -	6,200.00	6,042.00	7,440.00
30 " Rockville " - - - -	3,000.00	3,010.00	3,150.00
50 " Tolland " - - - -	5,000.00	5,000.00	5,000.00
75 " Stafford " - - - -	7,500.00	7,886.90	7,875.00
134 " Merchants " New York, -	6,700.00	8,650.00	8,375.00
25 " National Bank of Commerce " - -	2,500.00	3,400.00	3,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	1,777; total amount,	\$281,411.96
2. Number of depositors having over \$500 and less than \$1,000, - - - -	196; total amount,	140,240.06
3. Number of depositors having \$1,000 and not over \$2,000, - - - -	136; total amount,	148,412.32
4. Number of depositors having over \$2,000, -	9; total amount,	29,012.38
5. Total number of depositors, - - - -	2,118; total deposits,	\$599,076.72

SAVINGS BANK OF ROCKVILLE—CONTINUED.

6. Largest amount due a single depositor, \$3,066.81.
7. Number of accounts opened during the year, 714; number closed, 395.
8. Amount of income received during the year, \$33,225.57.
9. Amount of dividends declared during the year, \$23,648.74.
10. Amount deposited, including interest credited, the past year, \$237,733.97.
11. Amount withdrawn during the year, \$129,301.35.
12. Increase of deposits the past year, \$108,432.62.
13. Amount carried to surplus or profit and loss during the year, \$1,500.
14. Rate of dividend the last year, 5 per cent.; paid April and October.
15. State tax paid during the past year, \$1,092.22; U. S. tax, \$6.79.
16. Total office expenses the past year, including salaries, \$2,731.98.
17. Net amount of income during the year from real estate owned, \$300.
18. Amount of assets yielding no income during the year, \$12,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$21,000.
21. Date of annual meeting for choice of officers, third Tuesday in July.

OFFICERS.—President, B. H. Bill; Treasurer, Lebbeus Bissell; Directors or Trustees, W. T. Cogswell, E. I. Smith, Lebbeus Bissell, G. W. West, T. M. Durfee, B. H. Bill, Geo. Talcott, H. L. James, Wm. Butler, J. S. Dobson, A. R. Goodrich.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$264,569.66	Loans on Real Estate, - -	\$110,902.86
Surplus and Interest Account,	6,684.32	Loans on Stocks and Bonds, -	2,900.00
		Loans on Personal Security, -	9,442.95
		United States Bonds, -	6,000.00
		Railroad Bonds, - -	25,250.00
		Bank Stocks, - - -	58,864.75
		Real Estate by Foreclosure, -	21,152.50
		Safe and Fixtures, - -	1,000.00
		Premium Account, - -	12,059.13
		Cash in Bank, - -	17,792.03
		Cash on hand, - - -	5,889.76
Total Liabilities, - -	\$271,253.98	Total Assets, - - -	\$271,253.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, coupon, - - - - -	\$ 6,000.00	6,000.00	6,000.00
RAILROAD BONDS.			
Louisiana & Missouri River, - - -	10,000.00	9,250.00	9,250.00
New York & Harlem, - - - - -	5,000.00	5,000.00	5,000.00
New York Central & Hudson River, - - -	3,000.00	3,000.00	3,000.00
Rensselaer & Saratoga, - - - - -	3,000.00	3,000.00	3,000.00
Chicago, Burlington & Quincy, - - - - -	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
180 Shares Stafford National,	18,000.00	18,000.00	18,000.00
100 " City " Hartford, - - -	10,000.00	10,000.00	10,000.00
25 " Mercantile " " - - -	2,500.00	2,500.00	2,500.00
11 " First " " - - -	1,100.00	1,064.75	1,064.75
50 " American " " - - -	2,500.00	2,500.00	2,500.00
50 " Thames " Norwich, - - -	5,000.00	5,000.00	5,000.00
25 " " Loan and Trust Co., Norwich,	2,500.00	2,500.00	2,500.00
50 " Second National, " - - -	5,000.00	5,000.00	5,000.00
50 " American Exchange National, New York,	5,000.00	5,000.00	5,000.00
33 " Metropolitan " " - - -	3,300.00	3,300.00	3,300.00
40 " National Bank of Commerce, " - - -	4,000.00	4,000.00	4,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 881; total amount, \$94,740.06
2. Number of depositors having over \$500 and less than \$1,000, - 121; total amount, 86,315.82
3. Number of depositors having \$1,000 and not over \$2,000, - 56; total amount, 78,658.71
4. Number of depositors having over \$2,000, - 2; total amount, 4,855.07
5. Total number of depositors, - 1,060; total deposits, \$264,569.66

SAVINGS BANK OF STAFFORD SPRINGS—CONTINUED.

6. Largest amount due a single depositor, \$2,544.51.
7. Number of accounts opened during the year, 177 ; number closed, 104.
8. Amount of income received during the year, \$16,689.62.
9. Amount of dividends declared during the year, \$10,563.02.
10. Amount deposited, including interest credited, the past year, \$98,049.18.
11. Amount withdrawn during the year, \$77,055.72.
12. Increase of deposits the past year, \$20,993.46.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent. ; paid April and October.
15. State tax paid during the past year, \$459.66 ; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$1,410.66.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, \$10,300.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$13,611.
21. Date of annual meeting for choice of officers, second Wednesday in July.

OFFICERS.—President, Chas. Warren ; Treasurer, Alvarado Howard ; Directors or Trustees, Wm. Smith, Robbins Patten, Smith W. Page, Orrin Converse, Lucian Holt, Seneca N. Page, M. H. Kinney, M. P. J. Walker, Lunan Orcutt, Andrew Whiton.

SAVINGS BANK OF TOLLAND.

ARTHUR J. MORTON, Treasurer.

Incorporated, 1841

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$162,902.00	Loans on Real Estate, -	\$74,718.80
Interest Account, -	2,797.22	Loans on Stocks and Bonds, -	2,675.00
		Loans on Personal Security, -	10,000.00
		United States Bonds, -	33,080.13
		Bank Stocks, -	30,100.00
		Real Estate by Foreclosure, -	11,935.34
		Tax Account, -	196.27
		Expense Account, -	347.52
		Profit and Loss, -	450.00
		Cash in Bank, -	2,100.00
		Cash on hand, -	96.16
Total Liabilities, -	\$165,699.22	Total Assets, -	\$165,699.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - -	\$ 32,000.00	32,077.90	34,281.00
4s of 1907, coupon, - - - - -	1,000.00	1,002.25	1,070.25
BANK STOCKS.			
218 shares Tolland County National, - - -	21,800.00	21,800.00	18,530.00
70 " Rockville " - - -	7,000.00	7,000.00	7,700.00
13 " Stafford " - - -	1,300.00	1,300.00	1,365.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	474; total amount,	\$54,460.50
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	63; total amount,	43,531.40
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	34; total amount,	43,765.23
4. Number of depositors having over \$2,000, - - -	8; total amount,	21,144.87
5. Total number of depositors, - - - - -	579; total deposits,	\$162,902.00

SAVINGS BANK OF TOLLAND—CONTINUED.

6. Largest amount due a single depositor, \$3,823.52.
7. Number of accounts opened during the year, 31; number closed, 31.
8. Amount of income received during the year, \$6,716.07.
9. Amount of dividends declared during the year, nothing.
10. Amount deposited, including interest credited, the past year, nothing.
11. Amount withdrawn during the year, \$35,556.38.
12. Decrease of deposits the past year, \$35,556.38.
13. Amount carried to surplus and profit and loss during the year, nothing; surplus earnings used to reduce real estate account.
14. Rate of dividend the last year; no dividend, the bank being under injunction.
15. State tax paid during the past year, \$341.66; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$1,051.97.
17. Net amount of income during the year from real estate owned, \$41.69.
18. Amount of assets yielding no income during the year, \$30,735.34.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$18,250.
21. Date of annual meeting for choice of officers, fourth Monday in June.

OFFICERS.—President, Charles Underwood; Treasurer, Arthur J. Morton; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, John B. Fuller, William Holman.

SOCIETY FOR SAVINGS, HARTFORD.

Z. A. STORRS, Treasurer.

Incorporated, 1819.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$8,083,613.53	Loans on Real Estate, -	\$5,008,980.00
Surplus Account, - -	342,115.90	Loans on Stocks and Bonds,	37,650.00
Interest Account, - -	67,402.52	Loans on Personal Security,	84,071.89
		United States Bonds, - -	1,124,875.00
		State Bonds, - - -	1,500.00
		Town, City, and Corp'n Bonds,	734,230.00
		Railroad Bonds, - -	281,175.00
		Railroad Stocks, - -	27,300.00
		Bank Stocks, - - -	187,280.00
		Real Estate by Foreclosure,	420,300.00
		Banking House, - -	15,000.00
		Expense Account, - -	6,027.25
		District of Columbia Bonds,	35,000.00
		Atlantic Dock Co. " -	50,000.00
		Profit and Loss Account, -	4,511.79
		Cash in Bank, - - -	461,556.37
		Cash on hand, - - -	13,674.65
Total Liabilities, -	\$8,493,131.95	Total Assets, - -	\$8,493,131.95

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
6s of 1881, coupon, - - - -	-	\$ 100,000.00	100,000.00	104,500.00
5s of 1881, registered, - - - -	-	300,000.00	310,609.37	308,250.00
5s of 1881, coupon, - - - -	-	100,000.00	100,000.00	102,500.00
4½s of 1891, registered, - - - -	-	350,000.00	351,125.00	381,500.00
4s of 1907, registered, - - - -	-	25,000.00	26,332.80	26,937.50
4s of 1907, coupon, - - - -	-	50,000.00	49,875.00	54,375.00
Currency 6s, - - - -	-	200,000.00	200,000.00	250,000.00
STATE BONDS.				
Connecticut, registered, - - - -	-	1,500.00	1,620.00	1,605.00
TOWN, CITY, AND CORPORATION BONDS.				
Meriden Town, 4½ per cent., - - - -	-	80,000.00	80,000.00	80,000.00
Haddam " " - - - -	-	20,000.00	20,000.00	20,000.00
Hartford " 4½ " - - - -	-	150,000.00	154,250.00	159,000.00
" " 4½ " - - - -	-	100,000.00	104,000.00	106,000.00
" City, 6 " - - - -	-	28,000.00	27,230.00	30,240.00
" " 6 " - - - -	-	70,000.00	70,000.00	75,600.00
" " 6 " - - - -	-	2,000.00	2,000.00	2,100.00
Buffalo " 7 " - - - -	-	50,000.00	50,000.00	57,500.00
Rochester " 7 " - - - -	-	45,000.00	45,000.00	51,750.00
" " 7 " - - - -	-	5,000.00	5,000.00	5,750.00
Springfield " 7 " - - - -	-	20,000.00	20,000.00	24,000.00
Boston " 5 " - - - -	-	40,000.00	40,000.00	46,000.00
" " 5 " - - - -	-	25,000.00	25,000.00	28,750.00
Providence " 5 " - - - -	-	25,000.00	25,000.00	28,000.00
New Haven " 7 " - - - -	-	75,000.00	101,250.00	101,250.00

SOCIETY FOR SAVINGS, HARTFORD—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS—CONTINUED.			
District of Columbia 3-65s, - - - - -	\$ 35,000.00	35,000.00	35,000.00
Atlantic Dock Co., 7 per cent., - - - - -	50,000.00	50,000.00	52,500.00
RAILROAD BONDS.			
Cleveland & Toledo, 7 per cent., -	32,000.00	32,000.00	37,440.00
Pittsburgh, Ft. Wayne & Chicago, 7 " -	20,000.00	20,000.00	25,200.00
N. Y. Central & Hudson, 7 " -	25,000.00	31,931.25	32,500.00
" " " registered, 7 " -	25,000.00	32,250.00	32,500.00
Pittsburgh, Ft. Wayne & Chicago, 7 " -	22,000.00	28,840.83	29,920.00
Indianapolis & Cincinnati, 7 " -	20,000.00	17,525.00	21,000.00
Galena & Chicago, 7 " -	6,000.00	5,650.00	6,000.00
Chicago, Rock Island & Pacific, 6 " -	50,000.00	59,173.75	61,500.00
Cleveland & Pittsburgh, 6 " -	24,000.00	26,910.00	27,600.00
New York & Harlem, 25,000.00	32,248.75	32,500.00	
Norwich & Worcester, 6 " -	35,000.00	40,950.00	41,650.00
RAILROAD STOCK.			
273 shares New York, New Haven & Hartford, -	27,300.00	27,300.00	47,229.00
BANK STOCKS.			
150 shares Hartford National, - - - - -	15,000.00	15,000.00	25,050.00
225 " Phoenix " Hartford, - - - - -	22,500.00	22,500.00	37,575.00
294 " City " " - - - - -	29,400.00	29,400.00	29,400.00
140 " Farmers & Mechanics National, Hartford, - - -	14,000.00	14,000.00	17,360.00
300 " Aetna National, Hartford, - - - - -	30,000.00	30,000.00	39,000.00
239 " Charter Oak " " - - - - -	23,900.00	23,900.00	31,070.00
100 " American " " - - - - -	5,000.00	5,000.00	7,200.00
125 " First " Cleveland, Ohio, - - - - -	12,500.00	12,500.00	15,000.00
150 " Second " Massillon, " - - - - -	15,000.00	15,000.00	18,000.00
50 " Central " New York, - - - - -	5,000.00	5,186.25	5,850.00
50 " American Ex. Nat'l, " - - - - -	5,000.00	5,631.25	5,950.00
35 " Continental " " - - - - -	3,500.00	3,504.38	4,025.00
240 " Phenix " " - - - - -	4,800.00	4,480.00	4,656.00
20 " Metropolitan " " - - - - -	2,000.00	2,623.07	3,000.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 19,897; total amount, \$2,366,243.32
2. Number of depositors having over \$500 and less than \$1,000, - 2,726; total amount, 1,739,450.81
3. Number of depositors having \$1,000 and not over \$2,000, - 1,502; total amount, 2,052,449.23
4. Number of depositors having over \$2,000, - 597; total amount, 1,925,470.17
5. Total number of depositors, - - - - - 24,722; total deposits, \$8,083,613.53
6. Largest amount due a single depositor, \$10,200.
7. Number of accounts opened during the year, 3,517; number closed, 2,136.
8. Amount of income received during the year, \$435,837.10.
9. Amount of dividends declared during the year, \$302,186.72.
10. Amount deposited, including interest credited, the past year, \$1,445,292.13.
11. Amount withdrawn during the year, \$1,064,599.58.

SOCIETY FOR SAVINGS, HARTFORD—CONTINUED.

12. Increase of deposits the past year, \$380,692.55.
13. Amount carried to surplus or profit and loss during the year, \$30,296.55.
14. Rate of dividend the last year, 4 per cent. ; paid December and June.
15. State tax paid during the past year, \$17,859.78 ; United States tax, nothing.
16. Total office expenses the past year, including salaries, \$17,657.80.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, \$118,600.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$115,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Roland Mather ; Treasurer, Zalmon A. Storrs ; Directors or Trustees, Joseph Langdon, Charles Seymour, Drayton Hillyer, Charles T. Hillyer, Rowland Swift, J. F. Morris, H. K. Morgan, Joseph E. Cone, John C. Parsons, A. R. Hillyer, G. W. Russell, Z. A. Storrs, Calvin Day, Francis B. Cooley, Lucius J. Hendee, Caleb M. Talcott, William H. Post, Jotham Goodnow, Walter Keney, George L. Chase, Theodore Lyman, John B. Eldredge, William E. Cone, Charles Boswell, P. M. Hastings, John B. Corning, T. O. Enders, Wm. M. Stanley, Henry Keney, J. M. Allen, Chauncey Howard, Rodney Dennis, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene.

SOUTHINGTON SAVINGS BANK.

F. D. WHITTLESEY, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$325,046.22	Loans on Real Estate, - -	\$203,599.95
Surplus and Interest Account,	11,481.42	Loans on Stocks and Bonds, -	6,200.00
		Loans on Personal Security, -	6,525.00
		United States Bonds, - -	12,000.00
		Bank Stocks, - - -	97,593.08
		Real Estate by Foreclosure, -	6,998.65
		Safe, &c., - - -	650.00
		Cash in Bank, - - -	1,601.84
		Cash on hand, - - -	1,359.12
Total Liabilities, -	\$336,527.64	Total Assets, - - -	\$336,527.64

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.				
4s of 1907, registered, - - - - -	\$	12,000.00	12,000.00	12,900.00
BANK STOCKS.				
20 Shares National Exchange, Hartford, - -		1,000.00	960.00	1,480.00
22 " Aetna National, " - -		2,200.00	2,448.00	2,860.00
31 " Charter Oak National, " - -		3,100.00	3,306.00	4,030.00
109 " First " Meriden, - -		10,900.00	11,598.83	12,099.00
27 " " Hartford, - -		2,700.00	2,206.25	3,240.00
40 " Home " Meriden, - -		4,000.00	4,670.00	4,760.00
154 " American " Hartford, - -		7,700.00	9,635.00	10,780.00
161 " Yale " New Haven, - -		16,100.00	16,144.00	18,032.00
158 " Merchants " " - -		7,900.00	8,042.00	9,006.00
9 " Farmers & Mechanics National, Hartford,		900.00	1,042.00	1,116.00
16 " Phoenix " " - -		1,600.00	2,400.00	2,672.00
40 " City " " - -		4,000.00	3,600.00	4,000.00
49 " First " Norwich, - -		4,900.00	5,292.00	5,390.00
20 " First National, Middletown, - -		2,000.00	2,275.00	2,200.00
10 " Middlesex Co. National, Middletown, -		1,000.00	1,190.00	1,180.00
25 " Thames " Norwich, - -		2,500.00	3,575.00	3,575.00
30 " Birmingham " Birmingham, - -		3,000.00	4,590.00	4,500.00
72 " National Bank of Commerce, New York,		7,200.00	9,504.00	10,296.00
45 " American Exchange National, " - -		4,500.00	5,115.00	5,355.00

SOUTHINGTON SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, - - -	914 ; total amount, \$104,680.57
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	110 ; total amount, 78,802.59
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	60 ; total amount, 83,285.98
4.	Number of depositors having over \$2,000, - - -	16 ; total amount, 58,277.08
5.	Total number of depositors, - - - - -	1,100 ; total deposits, \$325,046.22
6.	Largest amount due a single depositor, \$10,866.84.	
7.	Number of accounts opened during the year, 231 ; number closed, 103.	
8.	Amount of income received during the year, \$17,244.74.	
9.	Amount of dividends declared during the year, \$13,701.35.	
10.	Amount deposited, including interest credited, the past year, \$111,397.22.	
11.	Amount withdrawn during the year, \$56,674.66.	
12.	Increase of deposits the past year, \$54,722.56.	
13.	Amount carried to surplus or profit and loss during the year, \$211.15.	
14.	Rate of dividend the last year, 5 per cent. ; paid January and July.	
15.	State tax paid during the past year, \$544.22 ; U. S. tax, \$62.36.	
16.	Total office expenses the past year, including salaries, \$1,254.93.	
17.	Net amount of income during the year from real estate owned, \$229.92.	
18.	Amount of assets yielding no income during the year, \$2,600.	
19.	Are all loans upon real estate secured by first mortgage? Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation, \$12,000.	
21.	Date of annual meeting for choice of officers, fourth Wednesday in June.	

OFFICERS.—President, George F. Smith ; Treasurer, F. D. Whittlesey ; Directors or Trustees, W. S. Plumb, Amon Bradley, R. A. Neale, M. H. Holcomb, George B. Finch, C. D. Barnes, M. N. Woodruff, Dwight Twichell.

SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$158,887.27	Loans on Real Estate, - -	\$101,106.06
Surplus Account, - - -	4,000.00	Loans on Stocks and Bonds, -	3,150.00
Interest Account, - - -	3,765.21	Loans on Personal Security, -	17,500.00
Rents Received, - - -	134.37	Borough Bonds, - - -	100.00
Surplus Account, - - -	7.49	School District Notes, - - -	16,750.00
		Railroad Bonds, - - -	15,000.00
		Bank Stocks, - - -	500.00
		Real Estate by Foreclosure, -	10,700.00
		Banking House, Office Furniture,	150.00
		Tax Account, - - -	136.45
		Expense Account, - - -	83.54
		Premium Account, - - -	248.41
		Cash in Bank, - - -	488.47
		Cash on hand, - - -	881.41
Total Liabilities, - -	\$166,794.34	Total Assets, - - -	\$166,794.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Norwalk Borough, Water, - - - - -	\$ 100.00	100.00	105.00
SCHOOL DISTRICT ORDERS.			
South Norwalk Union School District Notes, -	16,750.00	16,750.00	16,750.00
RAILROAD BONDS.			
2d Ave. R. R. Bonds, New York City, 7 per cent.,	15,000.00	15,248.41	15,248.41
BANK STOCKS.			
5 shares First National, New Canaan, - - -	500.00	500.00	500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - -	793; total amount,	\$74,580.91
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	50; total amount,	33,923.66
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	32; total amount,	41,452.53
4. Number of depositors having over \$2,000, - -	4; total amount,	8,930.17
5. Total number of depositors, - - - - -	879; total deposits,	\$158,887.27

SOUTH NORWALK SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,488.02.
7. Number of accounts opened during the year, 252; number closed, 127.
8. Amount of income received during the year, \$9,078.32.
9. Amount of dividends declared during the year, \$5,682.38.
10. Amount deposited, including interest credited, the past year, \$98,198.39.
11. Amount withdrawn during the year, \$60,255.87.
12. Increase of deposits the past year, \$37,942.52.
13. Amount carried to surplus or profit and loss during the year, \$1,000.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.
15. State tax paid during the past year, \$222.05; U. S. tax, \$1.78.
16. Total office expenses the past year, including salaries, \$455.81.
17. Net amount of income during the year from real estate owned, \$499.57.
18. Amount of assets yielding no income during the year, \$500.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$10,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, Dudley P. Ely; Treasurer, John H. Knapp; Directors or Trustees, Dudley P. Ely, Alden Solmans, John H. Knapp, Wm. H. Benedict, Francis H. Nash, Burr Knapp, Edwin Adams, Henry I. Smith, Oliver W. Weed.

SOUTHPORT SAVINGS BANK.

O. H. PERRY, Treasurer.

Incorporated, 1854.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$515,795.09	Loans on Real Estate,	- - \$244,695.00
Surplus Account,	- - 4,708.10	United States Bonds,	- - 42,000.00
Interest Account,	- - 17,484.48	Town, City, and Corp'n Bonds,	180,000.00
		Railroad Stocks,	- - - 4,800.00
		Railroad Bonds,	- - - 6,000.00
		Bank Stocks,	- - - 29,300.00
		Real Estate by Foreclosure,	- 18,000.00
		Banking House,	- - - 10,000.00
		Expense Account,	- - - 785.85
		Cash in Bank,	- - - 2,013.32
		Cash on hand,	- - - 393.50
Total Liabilities,	- - \$537,987.67	Total Assets,	- - - \$537,987.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, registered, - - - - -	\$ 42,000.00	42,000.00	44,940.00
TOWN, CITY, AND CORPORATION BONDS.			
New York City, Acc. Debt, 1884, 7 per cent., -	12,000.00	12,000.00	12,960.00
" " " 1885, 7 " -	50,000.00	50,000.00	55,000.00
" " " 1888, 7 " -	30,000.00	30,000.00	34,800.00
" " Sinking Fund, 1882, 7 " -	18,000.00	18,000.00	18,540.00
" County, Acc. Debt, 1884, 7 " -	10,000.00	10,000.00	10,800.00
Brooklyn City, P. Park, 1915, 7 " -	30,000.00	30,000.00	39,000.00
Bridgeport City, 1900, 7 " -	25,000.00	25,000.00	29,500.00
Town of Fairfield, 1882, 6 " -	1,000.00	1,000.00	1,000.00
" " 1883, 6 " -	1,000.00	1,000.00	1,000.00
" " 1884, 6 " -	3,000.00	3,000.00	5,100.00
RAILROAD STOCKS.			
Midland, of New Jersey, - - - - -	4,800.00	4,800.00	1,200.00
RAILROAD BONDS.			
Midland, New Jersey, 4 per cent., - - -	6,000.00	6,000.00	4,500.00
BANK STOCKS.			
10 Shares Hanover National, New York, - -	1,000.00	1,000.00	1,200.00
180 " Phenix " " - -	3,600.00	3,600.00	3,600.00
22 " Continental " " - -	2,200.00	2,200.00	2,530.00
40 " Fourth " " - -	4,000.00	4,000.00	4,600.00
50 " Third " " - -	5,000.00	5,000.00	5,250.00
14 " Central " " - -	1,400.00	1,400.00	1,610.00
5 " St. Nicholas, " " - -	500.00	500.00	540.00
50 " National Bank of North America, N. Y.,	3,500.00	3,500.00	3,500.00
16 " " of Norwalk, Conn., -	1,600.00	1,600.00	1,680.00
15 " " of Commerce, New York,	1,500.00	1,500.00	2,100.00
20 " First National, Norwich, - - -	2,000.00	2,000.00	2,180.00
10 " American Exchange National, New York,	1,000.00	1,000.00	1,140.00
20 " National, State of New York, - -	2,000.00	2,000.00	2,260.00

SOUTHPORT SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less, - -	845 ; total amount, \$108,407.87
2.	Number of depositors having over \$500 and less than \$1,000, - - - - -	149 ; total amount, 105,629.51
3.	Number of depositors having \$1,000 and not over \$2,000, - - - - -	126 ; total amount, 181,657.63
4.	Number of depositors having over \$2,000, - -	43 ; total amount, 120,100.08
5.	Total number of depositors, - - - - -	1,163 ; total deposits, \$515,795.09
6.	Largest amount due a single depositor, \$8,929.73.	
7.	Number of accounts opened during the year, 101 ; number closed, 110.	
8.	Amount of income received during the year, \$37,428.12.	
9.	Amount of dividends declared during the year, \$20,399.93.	
10.	Amount deposited, including interest credited, the past year, \$95,705.78.	
11.	Amount withdrawn during the year, \$103,259.20.	
12.	Decrease of deposits the past year, \$7,553.42.	
13.	Amount carried to surplus or profit and loss during the year, \$2,622.	
14.	Rate of dividend the last year, 4 per cent. ; paid January and July.	
15.	State tax paid during the past year, \$1,145.24 ; U. S. tax, \$2.03.	
16.	Total office expenses the past year, including salaries, \$2,976.49.	
17.	Net amount of income during the year from real estate owned, none.	
18.	Amount of assets yielding no income during the year, \$30,500.	
19.	Are all loans upon real estate secured by first mortgage ? Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation, \$7,500.	
21.	Date of annual meeting for choice of officers, July 1st.	

OFFICERS.—President, Frederick Marquand ; Treasurer, O. H. Perry ; Vice-Presidents, Edwin Sherwood, Augustus Jennings, Jno. Godfrey ; Trustees, George Bulkley, F. D. Perry, Ebenezer Monroe, W. B. Meeker, O. B. Jennings, Oliver Bulkley, Chas. M. Taintor, George Bulkley, Jr., Francis Jelliff, Franklin Bulkley, Benj. A. Bulkley, Simon C. Sherwood, Royal G. Skiff, John H. Wood, Edward Henshaw, John A. Gorham.

STAFFORD SAVINGS BANK.

R. S. HICKS, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$361,882.51	Loans on Real Estate, -	\$202,561.97
Surplus Account, - - -	1,465.00	Loans on Stocks and Bonds,	15,773.50
Interest Account, - - -	1,668.49	Loans on Personal Security,	23,000.00
		Railroad Bonds, -	4,240.00
		Bank Stocks, - - -	92,404.25
		Real Estate by Foreclosure,	924.84
		Cash in Bank, - - -	25,152.23
		Cash on hand, - - -	959.21
Total Liabilities, - -	\$365,016.00	Total Assets, - -	\$365,016.00

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
RAILROAD BONDS.			
New London Northern, 5 per cent., - - -	\$ 4,000.00	4,240.00	4,350.00
BANK STOCKS.			
333 shares Stafford National, - - -	33,300.00	34,675.00	35,500.00
100 " First " Hartford, - - -	10,000.00	14,000.00	12,000.00
58 " City " " - - -	5,800.00	5,800.00	5,900.00
100 " American " " - - -	5,000.00	6,826.00	7,000.00
100 " Second " Norwich, - - -	10,000.00	11,400.00	12,000.00
100 " Tolland Co. " Tolland, - - -	10,000.00	9,503.25	10,000.00
50 " Home " Meriden, - - -	5,000.00	6,000.00	6,000.00
40 " Continental " New York, - - -	4,000.00	4,000.00	4,600.00
2 " Rockville " Rockville, - - -	200.00	200.00	210.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 785 ; total amount, \$151,916.63
2. Number of depositors having over \$500 and less than \$1,000, - - - 145 ; total amount, 81,553.85
3. Number of depositors having \$1,000 and not over \$2,000, - - - 93 ; total amount, 124,362.80
4. Number of depositors having over \$2,000, - 2 ; total amount, 4,049.23
5. Total number of depositors, - - - 1,025 ; total deposits, \$361,882.51
6. Largest amount due a single depositor, \$2,039.66.
7. Number of accounts opened during the year, 259 ; number closed, 210.
8. Amount of income received during the year, \$19,816.83.
9. Amount of dividends declared during the year, \$15,565.44.
10. Amount deposited, including interest credited, the past year, \$118,454.54.
11. Amount withdrawn during the year, \$67,714.14.
12. Increase of deposits the past year, \$50,740.40.
13. Amount carried to surplus or profit and loss during the year, none.

STAFFORD SAVINGS BANK—CONTINUED.

14. Rate of dividend the last year, 5 per cent. ; paid January and July.
15. State tax paid during the past year, \$665.40; U. S. tax, \$68.58.
16. Total office expenses the past year, including salaries, \$1,393.90.
17. Net amount of income during the year from real estate owned, \$119.
18. Amount of assets yielding no income during the year, \$5,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$35,000.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, L. W. Crane; Treasurer, R. S. Hicks; Directors or Trustees, G. H. Preston, G. Hall, Jr., Charles Holt, W. M. Corbin, D. F. Fairman, D. E. Whiton, G. C. Parkess, Davis A. Baker.

STAMFORD SAVINGS BANK.

A. A. HOLLY, Treasurer.

Incorporated, 1851.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,314,539.62	Loans on Real Estate,	\$797,087.00
Surplus Account, - - -	44,000.00	Loans on Stocks and Bonds,	136,150.00
Interest Account, - - -	35,451.79	Loans on Personal Security,	6,310.00
		United States Bonds, - -	150,000.00
		State Bonds, - - -	2,000.00
		Town, City, and Corp'n Bonds,	156,462.50
		Railroad Bonds, - - -	36,750.50
		Bank Stocks, - - -	6,937.00
		Real Estate by Foreclosure, -	31,914.32
		District of Columbia Bonds,	10,750.00
		Cash on hand, - - -	59,630.09
Total Liabilities, - -	\$1,393,991.41	Total Assets, - -	\$1,393,991.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4½s of 1891, registered, - - - - -	\$ 120,000.00	120,000.00	129,600.00
4s of 1907, " - - - - -	30,000.00	30,000.00	32,250.00
STATE BONDS.			
Indiana State Bonds, - - - - -	2,000.00	2,000.00	2,400.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Greenwich, - - - - -	20,000.00	20,000.00	21,200.00
New York City, Improvement, - - - - -	50,000.00	50,000.00	55,750.00
" " Consolidated, - - - - -	20,000.00	20,000.00	23,600.00
" " Assessment, - - - - -	25,000.00	25,000.00	25,000.00
" " Accumulated, - - - - -	20,000.00	20,000.00	22,400.00
Brooklyn Park, - - - - -	5,000.00	5,000.00	6,100.00
" City, - - - - -	10,000.00	11,462.50	11,700.00
Rochester City, Water Loan, - - - - -	5,000.00	5,000.00	5,950.00
District of Columbia, - - - - -	10,000.00	10,750.00	10,750.00
RAILROAD BONDS.			
Jeffersonville, Madison & Indianapolis, - - -	1,000.00	1,160.00	1,170.00
Dubuque & Sioux City, - - - - -	1,000.00	1,075.00	1,060.00
Indianapolis & Madison, - - - - -	1,000.00	1,017.50	1,015.00
Morris & Essex, - - - - -	5,000.00	5,000.00	5,600.00
" " Construction, - - - - -	15,000.00	15,738.00	15,750.00
Columbia & Xenia, - - - - -	5,000.00	5,000.00	5,600.00
Terre Haute & Indianapolis, - - - - -	5,000.00	5,650.00	5,650.00
Joliet & Chicago, - - - - -	2,000.00	2,110.00	2,100.00
BANK STOCKS.			
209 shares Stamford National, - - - - -	6,270.00	6,937.00	9,405.00

STAMFORD SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less,	2,992 ; total amount,	\$375,101.18
2. Number of depositors having over \$500 and less than \$1,000,	284 ; total amount,	263,589.10
3. Number of depositors having \$1,000 and not over \$2,000,	256 ; total amount,	349,839.12
4. Number of depositors having over \$2,000, -	96 ; total amount,	326,010.22
5. Total number of depositors, - - -	3,628 ; total deposits,	\$1,314,539.62
6. Largest amount due a single depositor,	\$14,930.	
7. Number of accounts opened during the year,	529 ; number closed,	261.
8. Amount of income received during the year,	\$78,033.82.	
9. Amount of dividends declared during the year,	\$59,065.17.	
10. Amount deposited, including interest credited, the past year,	\$258,251.62.	
11. Amount withdrawn during the year,	\$197,875.97.	
12. Increase of deposits the past year,	\$60,375.65.	
13. Amount carried to surplus or profit and loss during the year,	nothing.	
14. Rate of dividend the last year, 5 per cent. ; paid April and October.		
15. State tax paid during the past year,	\$2,858.06 ; U. S. tax, none.	
16. Total office expenses the past year, including salaries,	\$4,826.89.	
17. Net amount of income during the year from real estate owned,	none.	
18. Amount of assets yielding no income during the year,	\$30,640.	
19. Are all loans upon real estate secured by first mortgage ?	Yes.	
20. Largest amount loaned to one individual, company, society, or corporation,	\$54,000.	
21. Date of annual meeting for choice of officers,	July.	

OFFICERS.—President, George H. Hoyt ; Vice-President, Chas. A. Hawley ; Treasurer, A. A. Holly ; Directors or Trustees, George Elder, Franklin Miller, Charles M. Holly, Theodore Leeds, F. J. Daskam, Roswell Hoyt, William H. Judd, John B. Reed, William W. Skiddy.

STATE SAVINGS BANK, HARTFORD.

JOHN W. STEDMAN, Treasurer.

Incorporated, 1858.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,667,725.84	Loans on Real Estate, -	\$1,211,957.00
Surplus Account, - - -	42,071.78	Loans on Stocks and Bonds, -	16,700.00
Interest Account, - - -	5,010.41	Loans on Personal Security, -	28,200.00
Rent Account, - - -	105.94	United States Bonds, -	500.00
Suspense, - - -	139.96	Bank Stocks, - - -	150,662.50
		Real Estate by Foreclosure, -	253,891.55
		Banking House, - - -	34,000.00
		Cash in Bank, - - -	15,143.77
		Cash on hand, - - -	3,999.11
Total Liabilities, -	\$1,715,053.93	Total Assets, - -	\$1,715,053.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 500.00	529 50	545.00
BANK STOCKS.			
510 shares Mercantile National, Hartford, - -	51,000.00	57,110.50	68,850.00
253 " First " " - -	25,300.00	25,300.00	30,360.00
250 " Security Company, " - -	25,000.00	25,000.00	28,500.00
278 " American National, " - -	13,900.00	16,680.00	20,016.00
101 " City " " - -	10,100.00	10,100.00	10,200.00
30 " Ætna " " - -	3,000.00	3,000.00	3,900.00
10 " Connecticut Trust Company, Hartford,	1,000.00	950.00	960.00
6 " Farmers & Mechanics National, "	600.00	600.00	750.00
223 " New Haven County " New Haven,	2,230.00	3,122.00	2,899.00
160 " Uncas " Norwich,	8,000.00	8,800.00	8,800.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,739 ; total amount, \$446,795.72
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 604 ; total amount, 416,675.14
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 419 ; total amount, 568,804.27
4. Number of depositors having over \$2,000, - 92 ; total amount, 235,450.71
5. Total number of depositors, - - - - - 4,854 ; total deposits, \$1,667,725.84

STATE SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$6,072.47.
7. Number of accounts opened during the year, 774; number closed, 667.
8. Amount of income received during the year, \$89,787.58.
9. Amount of dividends declared during the year, \$64,992.47.
10. Amount deposited, including interest credited, the past year, \$443,822.45.
11. Amount withdrawn during the year, \$442,142.48.
12. Increase of deposits the past year, \$1,679.97.
13. Amount carried to surplus or profit and loss during the year, \$3,886.57.
14. Rate of dividend the last year, 4 per cent. ; paid February and August.
15. State tax paid during the past year, \$3,318.54; U. S. tax, \$317.54.
16. Total office expenses the past year, including salaries, \$7,732.35.
17. Net amount of income during the year from real estate owned, \$4,826.24.
18. Amount of assets yielding no income during the year, \$163,200.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$56,800.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, Gustavus F. Davis; Treasurer, John W. Stedman; Directors or Trustees, Gustavus F. Davis, George M. Bartholomew, Charles H. Northam, A. Spalding Porter, Hiram Bissell, Henry Kellogg, Oliver D. Seymour, Miles W. Graves, William Hamersley, Leverett Brainard, Edward B. Watkinson, John W. Stedman.

STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

Incorporated, 1850.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$653,196.71	Loans on Real Estate, - -	\$307,366.67
Surplus Account, - - -	22,889.91	Loans on Stocks and Bonds, -	600.00
Interest Account, - - -	8,926.15	Loans on Personal Security, -	32,010.00
		United States Bonds, -	35,437.50
		State Bonds, - - -	5,408.75
		Borough Order, - - -	58.26
		Railroad Bonds, - - -	60,801.75
		Bank Stocks, - - -	50,835.00
		Real Estate by Foreclosure, -	183,934.12
		Tax Account, - - -	3,094.29
		Insurance Account, - - -	263.00
		Expense Account, - - -	2,583.22
		Cash in Bank, - - -	2,620.21
Total Liabilities, - - -	\$685,012.77	Total Assets, - - -	\$685,012.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - -	\$ 35,000.00	35,437.50	37,668.75
STATE BONDS.			
Missouri, 6 per cent., - - - -	5,000.00	5,408.75	5,408.75
BOROUGH ORDER.			
Borough Order, - - - - -	58.26	58.26	58.26
RAILROAD BONDS.			
New York Central, - - - - -	4,000.00	3,720.00	4,240.00
Michigan Central, - - - - -	1,000.00	1,000.00	1,065.00
Joliet & Northern Indiana, - - -	8,000.00	7,700.00	8,400.00
Galena & Chicago, - - - - -	16,000.00	16,232.00	16,500.00
Chicago, Burlington & Quincy, -	16,000.00	15,324.75	17,440.00
New York & Harlem, - - - - -	5,000.00	4,750.00	6,450.00
Chicago, Rock Island & Pacific, -	10,000.00	12,075.00	12,300.00
BANK STOCKS.			
40 shares Fourth National, New York City, -	4,000.00	4,000.00	4,500.00
50 " Am. Exchange Nat'l, " - -	5,000.00	5,000.00	5,450.00
66 " Central National, " - -	6,600.00	6,600.00	7,656.00
200 " First " Stonington, - -	20,000.00	20,000.00	26,000.00
40 " City " Hartford, - - -	4,000.00	4,000.00	4,000.00
105 " First " Norwich, - - -	10,500.00	11,235.00	11,550.00

STONINGTON SAVINGS BANK—CONTINUED.

MISCELLANEOUS ITEMS.

1.	Number of depositors having \$500 or less,	- 802 ; total amount,	\$107,490.07
2.	Number of depositors having over \$500 and less than \$1,000,	- - - - - 160 ; total amount,	109,099.96
3.	Number of depositors having \$1,000 and not over \$2,000,	- - - - - 115 ; total amount,	151,990.83
4.	Number of depositors having over \$2,000,	- 60 ; total amount,	284,615.85
5.	Total number of depositors,	- - - - - 1,137 ; total deposits,	\$653,196.71
6.	Largest amount due a single depositor,	\$12,398.28.	
7.	Number of accounts opened during the year,	113 ; number closed,	101.
8.	Amount of income received during the year,	\$36,116.09.	
9.	Amount of dividends declared during the year,	\$25,891.07.	
10.	Amount deposited, including interest credited, the past year,	\$55,542.11.	
11.	Amount withdrawn during the year,	\$63,986.56.	
12.	Decrease of deposits the past year,	\$8,444.45.	
13.	Amount carried to surplus or profit and loss during the year,	\$2,809.98.	
14.	Rate of dividend the last year,	4 per cent. ; paid June and December.	
15.	State tax paid during the past year,	\$1,175.98 ; U. S. tax,	\$561.01.
16.	Total office expenses the past year, including salaries,	\$2,295.99.	
17.	Net amount of income during the year from real estate owned,	nothing.	
18.	Amount of assets yielding no income during the year,	\$44,907.07.	
19.	Are all loans upon real estate secured by first mortgage?	Yes.	
20.	Largest amount loaned to one individual, company, society, or corporation,	\$27,000.	
21.	Date of annual meeting for choice of officers,	June 28, 1880.	

OFFICERS.—President, Oliver B. Grant; Vice-President, Stiles Stanton; 2d Vice-President, Moses Pendleton; Treasurer, D. B. Spalding; Directors or Trustees, Stiles Stanton, Moses Pendleton, Lodowick N. Latham, George S. Brewster, Alanson Brown, Oliver B. Grant, Richard A. Wheeler, Joseph E. Smith, Thomas Burtch, Oliver D. Chesebro.

SUFFIELD SAVINGS BANK.

SAMUEL WHITE, Treasurer.

Incorporated, 1869.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$115,726.33	Loans on Real Estate, -	- \$74,750.00
Surplus Account, -	- 7,290.60	Loans on Stocks and Bonds, -	- 2,500.00
Interest Account, -	- 2,126.31	Loans on Personal Security, -	- 730.00
		United States Bonds, -	- 4,080.00
		Railroad Bonds, -	- 1,250.00
		Bank Stocks, -	- 35,928.00
		Real Estate by Foreclosure, -	- 4,000.00
		Expense Account, -	- 70.70
		Cash on hand, -	- 1,834.54
Total Liabilities, -	- \$125,143.24	Total Assets, -	- \$125,143.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - -	\$ 4,000.00	4,080.00	4,080.00
RAILROAD BONDS.			
Connecticut Western, - - - -	5,000.00	1,250.00	1,250.00
BANK STOCKS.			
241 shares First National, Suffeld, - - -	24,100.00	24,560.00	24,100.00
50 " Marine " New York, - - -	5,000.00	3,500.00	5,000.00
40 " City " Hartford, - - -	4,000.00	3,200.00	4,000.00
28 " First " " - - -	2,800.00	2,828.00	2,828.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - - 397 ; total amount, \$39,912.22
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 47 ; total amount, 32,348.11
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 30 ; total amount, 41,364.78
4. Number of depositors having over \$2,000, - - - 1 ; total amount, 2,101.22
5. Total number of depositors, - - - - - 475 ; total deposits, \$115,726.33
6. Largest amount due a single depositor, \$2,101.22.
7. Number of accounts opened during the year, 101 ; number closed, 76.
8. Amount of income received during the year, \$6,983.23.
9. Amount of dividends declared during the year, \$5,269.27.
10. Amount deposited, including interest credited, the past year, \$37,560.14.
11. Amount withdrawn during the year, \$29,538.13.
12. Increase of deposits the past year, \$8,022.01.

SUFFIELD SAVINGS BANK—CONTINUED.

13. Amount carried to surplus or profit and loss during the year, none.
14. Rate of dividend the last year, 5 per cent. ; paid February and August.
15. State tax paid during the past year, \$121.27 ; U. S. tax, none
16. Total office expenses the past year, including salaries, \$410.65.
17. Net amount of income during the year from real estate owned, \$103.12.
18. Amount of assets yielding no income during the year, \$5,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,500.
21. Date of annual meeting for choice of officers, first Wednesday in July.

OFFICERS.—President, William H. Fuller ; Treasurer, Samuel White ; Directors or Trustees, William H. Fuller, Horace K. Ford, Albert Austin, Samuel McAuley, Alfred Spencer, Albert J. Miller, Horatio K. Nelson, Benjamin F. Hastings, Samuel White. Clinton Phelps, James Rising, Mathew T. Newton.

THOMASTON SAVINGS BANK.

G. A. STOUGHTON, Treasurer.

Incorporated, 1874.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$189,823.48	Loans on Real Estate, -	\$113,104.00
Surplus and Interest Account, 5,524.84		Loans on Personal Security, -	48,849.07
		United States Bonds, -	3,000.00
		Town, City, and Corp'n Bonds, -	5,300.00
		Bank Stocks, -	18,436.00
		Expense account, -	346.06
		Cash in Bank, -	1,823.04
		Cash on hand, -	4,490.15
Total Liabilities, -	\$195,348.32	Total Assets, -	\$195,348.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, - - - - -	\$ 3,000.00	3,000.00	3,210.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, - - - - -	5,000.00	5,300.00	5,300.00
BANK STOCKS.			
5 shares Exchange National, Hartford, -	250.00	315.00	370.00
30 " Bristol " - - - - -	3,000.00	3,000.00	3,300.00
5 " Yale " New Haven, - - -	500.00	490.00	500.00
10 " Waterbury " - - - - -	500.00	820.00	825.00
25 " " " - - - - -	1,250.00	2,025.00	2,062.50
70 " " " - - - - -	3,500.00	5,775.00	5,775.00
14 " First " West Meriden, -	1,400.00	1,596.00	1,596.00
5 " Home " " - - - - -	500.00	605.00	605.00
30 " National Pahquioque, Danbury, -	3,000.00	3,810.00	3,810.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	750; total amount,	\$84,725.39
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	77; total amount,	51,142.83
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	41; total amount,	53,955.26
4. Number of depositors having over \$2,000, -	0; total amount,	0.00
5. Total number of depositors, - - - - -	868; total deposits,	\$189,823.48

THOMASTON SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,000.
7. Number of accounts opened during the year, 218; number closed, 115.
8. Amount of income received during the year, \$10,787.57.
9. Amount of dividends declared during the year, \$7,224.51.
10. Amount deposited, including interest credited, the past year, \$101,799.50.
11. Amount withdrawn during the year, \$53,989.14.
12. Increase of deposits the past year, \$47,810.36.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, 5 per cent.; paid January and July.
15. State tax paid during the past year, \$245.46; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$992.23.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$12,000.
21. Date of annual meeting for choice of officers, last Wednesday in July.

OFFICERS.—President, Miles Morse; Treasurer, G. A. Stoughton; Directors or Trustees, Miles Morse, Aaron Thomas, Edwin P. Parker, Michael Ryan, I. B. Woodward, G. B. Pierpont, F. M. Foster, G. A. Stoughton, Randall T. Andrews.

UNION SAVINGS BANK, DANBURY.

L. P. TREADWELL, Treasurer.

Incorporated, 1866.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$452,482.32	Loans on Real Estate, - -	\$281,154.00
Surplus Account, - -	13,160.39	Loans on Stocks and Bonds,	3,350.00
		Loans on Personal Security,	104,778.37
		Town, City, and Borough Orders,	11,890.00
		School District Orders, -	1,449.00
		Bank Stocks, - - -	6,425.00
		Real Estate by Foreclosure, -	31,148.00
		Banking House, - - -	9,500.00
		Tax and Insurance Account,	541.71
		Cash in Bank, - - -	10,768.72
		Cash on hand, - - -	4,637.91
Total Liabilities, - -	\$465,642.71	Total Assets, - - -	\$465,642.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND BOROUGH ORDERS.			
Borough of Danbury and Bethel, - - -	11,890.00	11,890.00	11,890.00
SCHOOL DISTRICT ORDERS.			
South Center School District, Danbury, - -	} 1,449.00	1,449.00	1,449.00
Beaver Brook " " " - -			
Center " " Bethel, - -			
BANK STOCKS.			
67 Shares National Pahquioque, Danbury, - -	6,700.00	6,425.00	7,920.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 1,482; total amount, \$200,177.44
2. Number of depositors having over \$500 and less than \$1,000, - - - 122; total amount, 92,000.00
3. Number of depositors having \$1,000 and not over \$2,000, - - - 110; total amount, 146,200.00
4. Number of depositors having over \$2,000, - - 6; total amount, 14,104.88
5. Total number of depositors, - - - 1,720; total deposits, \$452,482.32
6. Largest amount due a single depositor, \$2,920.90.
7. Number of accounts opened during the year, 590; number closed, 272.
8. Amount of income received during the year, \$23,041.71.
9. Amount of dividends declared during the year, \$15,513.92.

UNION SAVINGS BANK—CONTINUED.

10. Amount deposited, including interest credited, the past year, \$296,909.81.
11. Amount withdrawn during the year, \$253,063.75.
12. Increase of deposits the past year, \$43,846.06.
13. Amount carried to surplus or profit and loss during the year, \$3,861.32.
14. Rate of dividend the last year, 4 per cent. ; paid October and April.
15. State tax paid during the past year, \$798.40; U. S. tax, \$12.44.
16. Total office expenses the past year, including salaries, \$1,450.
17. Net amount of income during the year from real estate owned, \$850.
18. Amount of assets yielding no income during the year, \$10,000.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$17,000.
21. Date of annual meeting for choice of officers, second Thursday in July.

OFFICERS.—President, S. C. Holley, ; Treasurer, L. P. Treadwell; Directors or Trustees, Almon Judd, F. H. Austin, Geo. E. Ryder, Wm. J. Rider, Norman Hodge, David G. Penfield, Jas. B. Wildman.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

Incorporated, 1850.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$1,786,664.33	Loans on Real Estate, - -	\$1,028,740.22
Surplus Account, - - -	60,000.00	Loans on Stocks and Bonds, -	196,500.00
Interest Account, - - -	49,265.40	Loans on Personal Security, -	230,418.62
Over and Short, - - -	308.47	United States Bonds, - -	202,750.00
		State Bonds, - - -	200.00
		Town, City, and Corp'n Bonds,	53,000.00
		Town, City, and Borough Orders,	500.00
		School District Orders, - -	32,000.00
		Bank Stocks, - - -	56,750.00
		Real Estate by Foreclosure, -	46,285.47
		Cash in Bank, - - -	49,093.89
Total Liabilities, -	\$1,896,238.20	Total Assets, - -	\$1,896,238.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, coupon, - - - - -	\$ 2,600.00	2,600.00	2,710.00
5s of 1881, registered, - - - - -	200,000.00	204,750.00	205,250.00
5s of 1881, coupon, - - - - -	150.00	152.00	153.90
STATE BONDS.			
Connecticut 6s, - - - - -	200.00	212.00	212.00
TOWN, CITY, AND CORPORATION BONDS.			
Waterbury, - - - - -	41,000.00	41,000.00	45,920.00
Cincinnati, Ohio, - - - - -	12,000.00	13,682.71	13,682.71
TOWN, CITY, AND BOROUGH ORDERS.			
Waterbury, - - - - -	500.00	500.00	500.00
SCHOOL DISTRICT ORDERS.			
Waterbury, Center District, - - - -	32,000.00	32,000.00	32,000.00
BANK STOCKS.			
400 Shares Citizens National, Waterbury, - -	40,000.00	41,010.00	50,000.00
155 " Waterbury " " - -	7,750.00	8,800.00	11,625.00
40 " First " Portland, - -	4,000.00	4,320.00	4,320.00
50 " National Pahquoque, Danbury, -	5,000.00	6,150.00	6,150.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 3,408; total amount, \$649,664.33
2. Number of depositors having over \$500 and less than \$1,000, - 541; total amount, 347,700.00
3. Number of depositors having \$1,000 and not over \$2,000, - 353; total amount, 403,300.00
4. Number of depositors having over \$2,000, - 123; total amount, 386,000.00
5. Total number of depositors, - - - - 4,425; total deposits, \$1,786,664.33

WATERBURY SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$10,314.46.
7. Number of accounts opened during the year, 723; number closed, 303.
8. Amount of income received during the year, \$116,377.18.
9. Amount of dividends declared during the year, \$83,080.96.
10. Amount deposited, including interest credited, the past year, \$404,665.70.
11. Amount withdrawn during the year, \$306,690.57.
12. Increase of deposits the past year, \$97,975.13.
13. Increase of surplus or profit and loss during the year, \$22,549.32.
14. Rate of dividend the last year, 5 per cent.; paid February and August.
15. State tax paid during the past year, \$4,013.85; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$5,000.
17. Net amount of income during the year from real estate owned, \$1,044.77.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$55,000.
21. Date of annual meeting for choice of officers, second Wednesday in June.

OFFICERS.—President, Willard Spencer; Treasurer, F. J. Kingsbury; Directors or Trustees, Willard Spencer, F. J. Kingsbury, T. L. Curtiss, N. Dikeman, C. B. Merriman, A. S. Chase, J. W. Smith, J. M. Burrall.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits, -	\$87,382.26	Loans on Real Estate, -	\$67,100.00
Surplus Account, - - -	3,110.70	Loans on Stocks and Bonds, -	800.00
Interest Account, - - -	1,643.65	Loans on Personal Security, -	3,000.00
		Town, City, and Borough Orders, -	8,000.00
		Bank Stocks, - - - -	9,200.00
		Real Estate by Foreclosure, -	1,559.27
		Insurance Account, - - -	10.00
		Expense Account, - - -	67.50
		Cash in Bank, - - - -	2,223.84
		Cash on hand, - - - -	176.00
Total Liabilities, - - -	\$92,136.61	Total Assets, - - - -	\$92,136.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND BOROUGH ORDERS.			
Westport, - - - - -	8,000.00	8,000.00	8,000.00
BANK STOCKS.			
10 shares Park National, New York, - - -	1,000.00	1,000.00	1,000.00
17 " Continental Nat'l, " - - -	1,700.00	1,700.00	1,700.00
50 " Fourth " " - - -	5,000.00	5,000.00	5,000.00
15 " American Exchange National, New York, -	1,500.00	1,500.00	1,500.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 578; total amount, \$42,059.60
2. Number of depositors having over \$500 and less than \$1,000, - - - - 28; total amount, 18,428.15
3. Number of depositors having \$1,000 and not over \$2,000, - - - - 13; total amount, 18,607.96
4. Number of depositors having over \$2,000, - - 3; total amount, 8,286.55
5. Total number of depositors, - - - - 422; total deposits, \$87,382.26
6. Largest amount due a single depositor, \$3,768.12.
7. Number of accounts opened during the year, 58; number closed, 88.
8. Amount of income received during the year, \$4,726.32.
9. Amount of dividends declared during the year, \$3,346.44.
10. Amount deposited, including interest credited, the past year, \$18,556.88.

WESTPORT SAVINGS BANK—CONTINUED.

11. Amount withdrawn during the year, \$19,414.14.
12. Decrease of deposits the past year, \$857.26.
13. Amount carried to surplus or profit and loss during the year, \$548.93.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$96.11; U. S. tax, \$11.
16. Total office expenses the past year, including salaries, \$296.20.
17. Net amount of income during the year from real estate owned, nothing.
18. Amount of assets yielding no income during the year, \$4,750.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$5,000.
21. Date of annual meeting for choice of officers, July 22, 1880.

OFFICERS.—President, Edmund W. Taylor; Vice-Presidents, E. S. Downes, George J. Adams, W. E. Dikeman; Treasurer, B. L. Woodworth; Directors or Trustees, E. H. Williams, H. Staples, W. H. Marvin, H. A. Ogden, E. J. Taylor, O. J. Jones.

WILLIMANTIC SAVINGS INSTITUTE.

HENRY F. ROYCE, Treasurer.

Incorporated, 1842.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$562,772.99	Loans on Real Estate, - -	\$294,915.00
Surplus Account, - - -	4,373.57	Loans on Stocks and Bonds, -	2,750.00
Interest Account, - - -	14,206.26	Loans on Personal Security, -	94,063.71
Rents, - - - -	1,438.94	Town, City, and Corp'n Bonds,	500.00
		School District Orders, - -	1,285.00
		Bank Stocks, at par, - -	36,250.00
		Real Estate by Foreclosure, -	55,000.00
		Banking House, - - -	24,960.00
		Tax Account, - - - -	1,067.55
		Expense Account, - - -	1,493.17
		Cash in Bank, - - -	63,753.28
		Cash on hand, - - -	6,754.05
Total Liabilities, -	\$582,791.76	Total Assets, -	\$582,791.76

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Mansfield, 6 per cent., - - - -	500.00	500.00	500.00
SCHOOL DISTRICT ORDERS.			
First School District of Windham, - -	1,200.00	1,200.00	1,200.00
Ninth " " Hebron, - - -	85.00	85.00	85.00
BANK STOCKS.			
100 shares Second National, Norwich, - - -	10,000.00	11,500.00	11,000.00
83 " Uncas " " - - -	4,150.00	6,250.00	4,500.00
20 " Aetna " Hartford, - - -	2,000.00	2,000.00	2,500.00
60 " National Bank of Commerce, New London,	6,000.00	6,000.00	6,600.00
50 " Tolland Co. National, Tolland, - -	5,000.00	5,000.00	5,000.00
61 " Windham " Willimantic, - -	6,100.00	6,100.00	6,700.00
30 " Bank of America, New York, -	3,000.00	3,000.00	4,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - 1,786; total amount, \$218,318.86
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 201; total amount, 148,952.35
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 117; total amount, 167,696.21
4. Number of depositors having over \$2,000, - - - 13; total amount, 27,805.57
5. Total number of depositors, - - - - - 2,117; total deposits, \$562,772.99

WILLIMANTIC SAVINGS INSTITUTE—CONTINUED.

6. Largest amount due a single depositor, \$2,266.94.
7. Number of accounts opened during the year, 282 ; number closed, 197.
8. Amount of income received during the year, \$30,222.10.
9. Amount of dividends declared during the year, \$20,683.93.
10. Amount deposited, including interest credited, the past year, \$163,381.70.
11. Amount withdrawn during the year, \$132,913.94.
12. Increase of deposits the past year, \$30,467.76.
13. Amount carried to surplus or profit and loss during the year, \$4,391.41.
14. Rate of dividend the last year, 4 per cent. ; paid April and October.
15. State tax paid during the past year, \$979.24 ; U. S. tax, \$5.55.
16. Total office expenses the past year, including salaries, \$2,126.71.
17. Net amount of income during the year from real estate owned, \$3,153.53.
18. Amount of assets yielding no income during the year, \$18,700.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$25,000.
21. Date of annual meeting for choice of officers, third Monday in June.

OFFICERS.—President, Whiting Hayden ; Treasurer, Henry F. Royce ; Directors, Mason Lincoln, Joel R. Arnold, Geo. C. Martin, Horace Hall, Allen Lincoln, Charles E. Carpenter.

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE.

ANTHONY AMES, Treasurer.

Incorporated, 1864.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$757,641.10	Loans on Real Estate, -	\$319,050.00
Surplus Account, - -	3,454.36	Loans on Personal Security,	60,323.50
Interest Account, - -	21,139.06	United States Bonds, -	30,100.00
		Bank Stocks, - - -	61,800.00
		Real Estate by Foreclosure,	129,077.76
		Banking House, - -	16,350.00
		Tax Account, - - -	1,231.30
		Cash in First Nat'l Bk., Killingly,	3,852.07
		Expense Account, - -	1,391.10
		Premium Account, - -	11,628.51
		Cash in Charter Oak National	
		Bank, Hartford, -	28,000.00
		Cash in Boston Safe Deposit	
		and Trust Co., - -	54,465.51
		Cash in Fourth Nat'l Bk., N. Y.,	28,545.03
		Cash in 2nd Nat'l Bk., Norwich,	30,535.86
		Cash on hand, - - -	5,883.88
Total Liabilities, - -	\$782,234.52	Total Assets, - -	\$782,234.52

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, coupon, - - - - -	\$ 30,000.00	30,000.00	31,275.00
4s of 1907, coupon, - - - - -	100.00	100.00	107.00
BANK STOCKS.			
100 Shares Thames National, Norwich, - -	10,000.00	10,000.00	14,000.00
100 " Norwich " " - - -	10,000.00	10,000.00	11,500.00
100 " Second " " - - -	10,000.00	10,000.00	12,000.00
50 " First " " - - -	5,000.00	5,000.00	5,500.00
75 " Ninth " New York, - - -	7,500.00	7,500.00	8,250.00
55 " Windham Co. National, Brooklyn, -	5,500.00	5,500.00	6,325.00
138 " First " Killingly, -	13,800.00	13,800.00	15,870.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	1,937; total amount,	\$253,483.79
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	282; total amount,	183,116.45
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	214; total amount,	285,063.88
4. Number of depositors having over \$2,000, -	15; total amount,	35,976.98
5. Total number of depositors, - - - - -	2,448; total deposits,	\$757,641.10

WINDHAM COUNTY SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$4,097.93.
7. Number of accounts opened during the year, 297 ; number closed, 252.
8. Amount of income received during the year, \$31,199.74.
9. Amount of dividends declared during the year, \$29,206.39.
10. Amount deposited, including interest credited, the past year, \$122,101.09.
11. Amount withdrawn during the year, \$116,567.11.
12. Increase of deposits the past year, \$5,533.98.
13. Amount carried to surplus or profit and loss during the year, \$926.73.
14. Rate of dividend the last year, 4 per cent. ; paid April and October.
15. State tax paid during the past year, \$1,225.20 ; United States tax, \$22.18.
16. Total office expenses the past year, including salaries, \$2,701.68.
17. Net amount of income during the year from real estate owned, \$1,700.
18. Amount of assets yielding no income during the year, \$102,628.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$50,000.
21. Date of annual meeting for choice of officers, July.

OFFICERS.—President, J. D. Bigelow ; Vice-President, Wm. H. Chollar ; Treasurer, Anthony Ames ; Directors or Trustees, Willard Leavens, Lysander Warren, Rowland R. James, Simon S. Waldo, E. S. Cundall, J. A. Williams, Almond M. Paine, Samuel Hutchins.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

Incorporated, 1871.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$55,035.88	Loans on Real Estate, - -	\$33,848.36
Interest Account, - - -	500.92	Loans on Personal Security, -	400.00
		Bank Stocks, - - -	8,835.25
		Expense Account, - - -	1,046.53
		Cash in Bank, - - -	10,544.50
		Cash on hand, - - -	862.16
Total Liabilities, -	\$55,536.80	Total Assets, - - -	\$55,536.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
50 shares First National, Suffield, - - -	\$ 5,000.00	5,250.00	5,500.00
37 " First National, Hartford, - - -	3,700.00	3,585.25	4,440.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 338; total amount, \$30,005.45
2. Number of depositors having over \$500 and less than \$1,000, - - - 22; total amount, 14,130.77
3. Number of depositors having \$1,000 and not over \$2,000, - - - 5; total amount, 5,764.47
4. Number of depositors having over \$2,000, - - 2; total amount, 5,135.19
5. Total number of depositors, - - - 367; total deposits, \$55,035.88
6. Largest amount due a single depositor, \$3,052.69.
7. Number of accounts opened during the year, 55; number closed, 47.
8. Amount of income received during the year, \$2,192.94.
9. Amount of dividends declared during the year, \$1,932.57.
10. Amount deposited, including interest credited, the past year, \$29,224.47.
11. Amount withdrawn during the year, \$22,094.36.
12. Increase of deposits the past year, \$7,130.11.
13. Amount carried to surplus or profit and loss during the year, none.
14. Rate of dividend the last year, 4 per cent.; paid April and October.
15. State tax paid during the past year, \$3.50; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$246.53.
17. Net amount of income during the year from real estate owned, none.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? - Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$3,000.
21. Date of annual meeting for choice of officers, second Thursday in July.

OFFICERS.—President, Jabez H. Hayden; Treasurer, Alfred W. Converse; Directors or Trustees, John B. Windsor, Charles E. Chaffee, J. W. Johnson, H. R. Coffin, George P. Clark, William Mather, J. H. Hayden, J. T. Coogan, J. R. Montgomery, E. D. Dexter, Allen Pease, Charles P. Clark, James Colton.

WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

Incorporated, 1860.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$827,147.73	Loans on Real Estate,	- - \$478,787.18
Surplus Account,	- - - 60,000.00	Loans on Stocks and Bonds,	- - 6,800.00
Interest Account,	- - - 14,910.52	Loans on Personal Security,	- - 31,300.00
		United States Bonds,	- - 30,000.00
		Town, City, and Corp'n Bonds,	193,750.00
		Borough Orders,	- - - 2,900.00
		School District Orders,	- - 3,500.00
		Railroad Bonds,	- - - 2,900.00
		Bank Stocks,	- - - 46,425.00
		Real Estate by Foreclosure,	- 7,746.69
		Banking House,	- - - 6,000.00
		Tax and Insurance Account,	2,743.55
		Expense Account,	- - - 666.88
		Western Real Estate Loans,	- 61,700.00
		Profit and Loss,	- - - 225.06
		Cash in Bank,	- - - 16,000.00
		Cash on hand,	- - - 10,613.89
Total Liabilities,	- - \$902,058.25	Total Assets,	- - - \$902,058.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
6s of 1881, coupon,	- - - - - \$ 10,000.00	10,000.00	10,450.00
4s of 1907, registered,	- - - - - 10,000.00	10,000.00	10,725.00
4s of 1907, coupon,	- - - - - 10,000.00	10,000.00	10,725.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford,	- - - - - 30,000.00	30,000.00	31,800.00
Town of Winchester,	- - - - - 138,000.00	138,000.00	142,500.00
Borough of Winsted,	- - - - - 18,500.00	17,750.00	19,000.00
Chicago City, Illinois,	- - - - - 4,000.00	4,000.00	4,000.00
Cook County, "	- - - - - 4,000.00	4,000.00	4,600.00
TOWN, CITY, AND BOROUGH ORDERS.			
Borough of Winsted,	- - - - - 2,900.00	2,900.00	2,900.00
SCHOOL DISTRICT ORDERS.			
Fourth School District of Winchester,	- - 3,500.00	3,500.00	3,500.00
RAILROAD BONDS.			
Connecticut Western,	- - - - - 10,000.00	2,900.00	3,100.00
BANK STOCKS.			
50 shares National Bank of Commerce, New York,	5,000.00	5,000.00	7,100.00
60 " American Exchange National, "	6,000.00	6,000.00	7,140.00
53 " Importers & Traders " "	5,300.00	5,300.00	12,190.00
40 " Fourth " "	4,000.00	4,000.00	4,480.00

WINSTED SAVINGS BANK—CONTINUED.

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS—CONTINUED.				
37 shares	National Bank of Republic, New York, \$	3,700.00	3,700.00	4,662.00
100 "	Nat'l Mechanics Banking Ass'n, "	5,000.00	5,000.00	3,700.00
25 "	German American, "	1,875.00	1,875.00	1,462.50
50 "	Hanover National, "	5,000.00	5,000.00	6,000.00
67 "	Merchants National, "	3,350.00	3,350.00	4,288.00
72 "	Hurlbut " Winsted,	7,200.00	7,200.00	9,720.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - - 2,447; total amount, \$261,872.46
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 305; total amount, 213,732.18
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 206; total amount, 269,434.37
4. Number of depositors having over \$2,000, - - - 29; total amount, 82,108.72
5. Total number of depositors, - - - - - 2,987; total deposits, \$827,147.73
6. Largest amount due a single depositor, \$5,704.71.
7. Number of accounts opened during the year, 480; number closed, 350.
8. Amount of income received during the year, \$47,063.84.
9. Amount of dividends declared during the year, \$33,662.98.
10. Amount deposited, including interest credited, the past year, \$253,534.10.
11. Amount withdrawn during the year, \$181,309.13.
12. Increase of deposits the past year, \$72,224.97.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.
15. State tax paid during the past year, \$1,637.94; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$2,381.80.
17. Net amount of income during the year from real estate owned, \$234.21.
18. Amount of assets yielding no income during the year, \$46,650.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$24,000.
21. Date of annual meeting for choice of officers, third Wednesday in July.

OFFICERS.—President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, John Hinsdale, Lyman R. Norton, John T. Rockwell, James R. Alvord, John G. Wetmore, Henry Gay, Rufus E. Holmes.

WOLCOTTVILLE SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

Incorporated, 1868

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	\$214,149.45	Loans on Real Estate, -	\$113,920.00
Surplus Account, - - -	892.05	Loans on Stocks and Bonds,	6,400.00
Interest Account, - - -	3,263.94	Loans on Personal Security,	24,339.46
		United States Bonds, -	35,440.62
		Town, City, and Corp'n Bonds,	10,000.00
		Town, City, and Borough Orders,	5,000.00
		School District Orders, -	800 00
		Bank Stocks, - - -	2,200.00
		Cash in Bank, - - -	6,000 00
		Cash on hand, - - -	14,205.36
Total Liabilities, - - -	\$218,305.44	Total Assets, - - -	\$218,305.44

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
UNITED STATES BONDS.			
5s of 1881, registered, - - - - -	10,000.00	10,000.00	10,275.00
4½s of 1891, registered, - - - - -	5,000.00	5,371.87	5,450.00
4s of 1907, registered, - - - - -	20,000.00	20,068.75	21,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Saybrook, - - - - -	10,000.00	10,000.00	10,500.00
TOWN, CITY, AND BOROUGH ORDERS.			
Town of Farmington, - - - - -	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT ORDERS.			
Wolcottville First School District, -	800.00	800.00	800.00
BANK STOCKS.			
20 Shares First National, Litchfield, - - -	2,000.00	2,200.00	2,200.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, -	849 ; total amount,	\$92,738.83
2. Number of depositors having over \$500 and less than \$1,000, - - - - -	90 ; total amount,	62,399.75
3. Number of depositors having \$1,000 and not over \$2,000, - - - - -	42 ; total amount,	52,702.65
4. Number of depositors having over \$2,000, -	3 ; total amount,	6,308.22
5. Total number of depositors, - - - - -	984 ; total deposits,	\$214,149.45

WOLCOTTVILLE SAVINGS BANK—CONTINUED.

6. Largest amount due a single depositor, \$2,228.59.
7. Number of accounts opened during the year, 199; number closed, 87.
8. Amount of income received during the year, \$10,916.46.
9. Amount of dividends declared during the year, \$8,276.11.
10. Amount deposited, including interest credited, the past year, \$82,201.41.
11. Amount withdrawn during the year, \$56,532.16.
12. Increase of deposits the past year, \$25,669.25.
13. Amount carried to surplus or profit and loss during the year, nothing.
14. Rate of dividend the last year, $4\frac{1}{2}$ per cent.; paid January and July.
15. State tax paid during the past year, \$346.98; U. S. tax, none.
16. Total office expenses the past year, including salaries, \$649.26.
17. Net amount of income during the year from real estate owned; no real estate.
18. Amount of assets yielding no income during the year, none.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$6,889.46.
21. Date of annual meeting for choice of officers, second Monday in July.

OFFICERS.—President, Joseph F. Calhoun; Treasurer, Isaac W. Brooks; Directors or Trustees, Joseph F. Calhoun, Ransom Holley, Bradley R. Agard, Lyman W. Coe, Elisha Turner, Isaac W. Brooks.

WOODBURY SAVINGS BANK.

DAVID S. BULL, Treasurer.

Incorporated, 1872.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.		ASSETS.	
Whole amount of Deposits,	- \$156,248.80	Loans on Real Estate,	- \$142,088.00
Surplus Account,	- - 5,682.18	Loans on Personal Security,	- 5,005.61
Other Liabilities,	- - 1,300.00	Bank Stocks,	- - 150.00
		Real Estate by Foreclosure,	- 12,892.14
		Balance of Interest due,	- - 829.65
		Cash on hand,	- - 2,265.58
Total Liabilities,	- - \$163,230.98	Total Assets,	- - - \$163,230.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	COST.	MARKET VALUE.
BANK STOCKS.			
2 shares Waterbury, - - - - - \$	100.00	150.00	150.00

MISCELLANEOUS ITEMS.

1. Number of depositors having \$500 or less, - - 778; total amount, \$79,541.57
2. Number of depositors having over \$500 and less than \$1,000, - - - - - 58; total amount, 37,326.76
3. Number of depositors having \$1,000 and not over \$2,000, - - - - - 27; total amount, 37,342.46
4. Number of depositors having over \$2,000, - - 1; total amount, 2,038.01
5. Total number of depositors, - - - - - 864; total deposits, \$156,248.80
6. Largest amount due a single depositor, \$2,038.01.
7. Number of accounts opened during the year, 142; number closed, 92.
8. Amount of income received during the year, \$8,692.87.
9. Amount of dividends declared during the year, \$5,946.27.
10. Amount deposited, including interest credited, the past year, \$36,446.52.
11. Amount withdrawn during the year, \$30,866.09.
12. Increase of deposits the past year, \$5,580.43.
13. Amount carried to surplus or profit and loss during the year, \$1,620.84.
14. Rate of dividend the last year, 4 per cent.; paid January and July.
15. State tax paid during the past year, \$241.82; U. S. tax, nothing.
16. Total office expenses the past year, including salaries, \$402.50.
17. Net amount of income during the year from real estate owned, \$145.91.
18. Amount of assets yielding no income during the year, \$10,428.
19. Are all loans upon real estate secured by first mortgage? Yes.
20. Largest amount loaned to one individual, company, society, or corporation, \$10,500.
21. Date of annual meeting for choice of officers, Monday next after July 17.

OFFICERS.—President, George B. Lewis; Treasurer, David S. Bull; Directors or Trustees, George B. Lewis, Edward Cowles, Horace D. Curtiss, Scovill Nettleton, David C. Porter, Michael T. Skelly, George P. Allen, Benj. S. Russell.

TOWNSEND SAVINGS BANK, NEW HAVEN.

Report of the Receivers on the 10th day of July, 1880, with a statement of the assets of the Bank and an estimate of their value, together with a detailed report of expenses from July 10, 1879, to July 10, 1880.

ASSETS.

DESCRIPTION.	PAR VALUE.	ESTIMATED VALUE.
Loans on Real Estate unpaid and in process of foreclosure,	\$21,375.86	\$12,235.86
Loans on Stocks, Bonds, and Personal Security, - -	337,022.00	300.00
John T. Clark Loan, - - - - -	142,162.13	5,000.00
STOCKS AND BONDS OWNED BY THE BANK.		
210 Arkansas State Bonds, - - - - -	59,053.75	16,800.00
139 First Mort. Bonds Little Rock, Pine Bluff & New Orleans R. R. Co., - - - - -	27,800.00	6,950.00
227 First Mort. Bonds Miss., Ohio & Red Riv. R. R. Co.	45,400.00	11,350.00
97 " " Land Bonds " " " " - - - - -	19,400.00	No Value.
70 Louisiana State Bonds, - - - - -	14,000.00	"
10 First. Mort. Bonds New Orleans, Mobile & Texas R. R. Co., - - - - -	2,000.00	"
725 shares Credit Mobilier Stock, - - - - -	18,125.00	18,125.00
Adirondack Mortgage, - - - - -	40,000.00	No Value.
Office Fixtures, - - - - -	13,000.00	1,000.00
Cash Items, - - - - -	32,818.36	6,000.00
Arkansas Bond Account, - - - - -	76,860.00	76,860.00
Arkansas Land Bond Account, - - - - -	4,632.00	4,632.00
New Orleans, Mobile & Texas Bond Account, - - -	70.00	70.00
Credit Mobilier Stock Account, - - - - -	711.40	711.40
Continental National Bank, - - - - -	937.66	937.66
Deposit National New Haven Bank, - - - - -	7,498.05	7,498.05
" " Tradesmen's " - - - - -	10,000.00	10,000.00
" Yale National " - - - - -	66.32	66.32
" Saybrook National " - - - - -	8,117.58	8,117.58
Cash and Cash Items, - - - - -	1,718.60	1,718.60
	\$882,768.71	\$188,372.47

Expenses from July 10, 1879, to July 10, 1880:—

Rent, - - - - -	\$1,145.00
Clerical and Janitor, - - - - -	1,072.00
Postage, - - - - -	6.00
Travel, - - - - -	4.50
Insurance, - - - - -	30.00
Stationery, - - - - -	3.25
Coal, Gas, and Water Bills, - - - - -	58.50
Sundries, - - - - -	8.90
	\$2,328.15

T. E. DOOLITTLE, } Receivers of the
JARED E. REDFIELD, } Townsend Savings Bank.

NEW HAVEN, July 10, 1880.

Personally appeared Tilton E. Doolittle and Jared E. Redfield, Receivers of the Townsend Savings Bank, and made oath that the foregoing report is true, according to their best knowledge and belief, before me,

HERBERT C. WARREN, Notary Public.

WILLIMANTIC TRUST COMPANY.

Report of the Receivers on the 10th day of July, 1880, with a statement of the assets of the Company and estimate of their value, together with a detailed statement of expenses and an estimate of charges of Receivers.

ASSETS.

DESCRIPTION.	PAR VALUE.	ESTIMATED VALUE.
Notes of individuals and corporations, - - - - -	\$40,379.89	\$4,575.00
65-959 U. S. Watch Company's property, New Jersey, -	5,200.00	2,000.00
277 shares Victor Sewing Machine Co. Stock, of Middle-		
town, Conn., - - - - -	6,925.00	1,400.00
Overdrafts (not collected), - - - - -	272.43	
Deposit in Continental National Bank, New York, -	561.45	561.45
" First National Bank, Willimantic, - - -	2,606.16	2,606.16
Cash Items, - - - - -	470.21	470.21
Deposit in Chelsea Savings Bank, Norwich, - - -	4,000.00	4,000.00
" Norwich Savings Society, - - - - -	4,500.00	4,500.00
" Savings Bank of New London, - - - - -	1,000.00	1,000.00
" Dime Savings Bank, Willimantic, - - - - -	2,000.00	2,000.00
Totals, - - - - -	\$67,915.14	\$23,112.82

Detailed statement of expenses paid by Receivers of Willimantic Trust Company, from July 10, 1879, to July 10, 1880.

Paid legal fees in the matter of Zuigsen, - - - - -	\$25.00
Traveling expenses, - - - - -	9.70
Receivers' charges to Jan. 1, 1880, as allowed by Hon. J. D. Park, Chief Justice, -	2,500.00
	<u>\$2,534.70</u>

The amount which the Receivers will ask the Superior Court to allow us for our services to July 10, 1880, is \$500.

BELA P. LEARNED, } Receivers
W. H. OSBORN, } Willimantic Trust Co.

STATE OF CONNECTICUT, ss.: WINDHAM, July 10, 1880.

Personally appeared Bela P. Learned and W. H. Osborn, signers of the foregoing statement, and made oath to the truth of the same, before me,

C. P. HEMPSTEAD,
Notary Public.

THOMPSONVILLE SAVINGS BANK.

Report of the Receiver on the 10th day of July, 1880, with a statement of the assets of the Bank, and an estimate of their value, together with a detailed report of the expenses paid and estimated charges of the Receiver from April 7, 1880, to July 10, 1880.

ASSETS.

DESCRIPTION.	PAR VALUE.	ESTIMATED VALUE.
Loans on Real Estate unpaid, - - - - -	\$5,631.00	\$5,456.00
Real Estate in Windsor Locks, - - - - -	3,000.00	1,550.00
“ “ Enfield, - - - - -	4,800.00	3,585.00
Cash on hand and in Bank, - - - - -	6,108.15	6,108.15
Totals, - - - - -	\$19,539.15	\$16,699.15

Detailed statement of Expenses paid by the Receiver of the Thompsonville Savings Bank, from April 7, 1880, to July 10, 1880.

Paid Chas. E. Perkins, attorney, fees, etc., in enjoining Bank, as per decree,	\$110.00
“ Depositors as per decree, - - - - -	334.18
“ Hawley, Goodrich & Co., advertising, - - - - -	5.25
“ Clerk of Superior Court, copy of decree, - - - - -	2.00
“ Parsons Printing Co., advertising, - - - - -	2.00
“ B. W. Bright, auctioneer, - - - - -	2.00
	<hr/>
	\$455.43

The amount which I, as Receiver, will ask the Superior Court to allow me for services for the time covered by this report, viz., from April 7, 1880, to July 10, 1880, is \$50.

FREDERICK E. ELY,
Receiver Thompsonville Savings Bank.

ENFIELD, CONN., October 26, 1880.

Personally appeared Frederick E. Ely, Receiver of the Thompsonville Savings Bank, and made oath to the truth of the foregoing statement, before me,

WILLIS A. BRISCOE,
A Commissioner of the Superior Court for Hartford County.

REPORTS OF STATE BANKS,

October 1, 1880.

CITY BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$500,000.00
Deposits, - - - - -	385,198.84
Due Banks, Bankers, or Trust Companies in this State, - - -	11,444.04
Due Banks, Bankers, or Trust Companies out of this State, - -	106,430.53
Dividends unpaid, - - - - -	1,409.00
Surplus, - - - - -	60,000.00
Profit and Loss, - - - - -	14,829.72
Bills in Circulation, - - - - -	9,880.00
Total Liabilities, - - - - -	\$1,089,192.13

ASSETS.

Banking House, - - - - -	\$20,000.00
Due from Banks, Bankers, and Trust Companies in this State, -	45,986.20
Due from Banks, Bankers, and Trust Companies out of this State, -	227,189.11
Discounted for Directors, - - - - -	79,077.57
Discounted for other parties in this State, - - - - -	427,963.31
Discounted for parties out of this State, - - - - -	104,522.94
United States Bonds, - - - - -	110,431.07
Manufacturing Stocks, - - - - -	3,189.35
Specie, Currency, Checks, and Cash items, - - - - -	59,836.33
Expense Account, - - - - -	2,916.25
Suspense Account, - - - - -	8,080.00
Total Assets, - - - - -	\$1,089,192.13

Past due Paper, \$10,810.22.

Daily average of Specie and Specie Funds for preceding three months, \$207,788.

Liability of any one Director, \$25,900.

Liability of any one firm, corporation, or person other than a Director, \$50,943.10.

Par value of Stock, \$100; market value, \$115.

Rate per cent. of last Dividend, and when paid, July 1, 1880, 3 per cent.

GEO. W. CURTIS, President.

SAM'L LLOYD, Cashier.

DIRECTORS.—Geo. W. Curtis, Atwater Treat, Geo. H. Watrous, Wooster A. Ensign, Frederic Ives, David T. Hotchkiss, Jno. E. Searles, Jr., James D. Dewell, Henry C. Shelton.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$150,000.00
Deposits, - - - - -	284,391.43
Due Banks, Bankers, or Trust Companies in this State, - - - -	2,140.37
Due Banks, Bankers, or Trust Companies out of this State, - - -	112,617.02
Dividends unpaid, - - - - -	484.80
Profit and Loss, - - - - -	46,541.67
Total Liabilities, - - - - -	\$596,175.29

ASSETS.

Banking House, - - - - -	\$20,000.00
Other Real Estate, - - - - -	1,800.00
Due from Banks, Bankers, and Trust Companies in this State, - -	37,624.19
Due from Banks, Bankers, and Trust Companies out of this State, -	94,206.43
Discounted for Directors, - - - - -	13,300.00
Discounted for other parties in this State, - - - - -	238,482.21
Discounted for parties out of this State, - - - - -	140,457.55
Town, City, and Corporation Bonds, - - - - -	14,000.00
Specie, Currency, Checks, and Cash items, - - - - -	15,190.59
Overdrafts, - - - - -	3,114.32
Connecticut River Company Stock, - - - - -	18,000.00
Total Assets, - - - - -	\$596,175.29

Past due Paper, \$11,131.25.

Daily average of Specie and Specie Funds for preceding three months, \$20,500.

Liability of any one Director, \$7,800.

Liability of any one firm, corporation, or person other than a Director, 21,476.77.

Par value of Stock, \$30; Market value, \$50.

Rate per cent. of last Dividend, and when paid, 2 per cent; July, 1880.

SAMUEL E. ELMORE, President.

MILES W. GRAVES, Cashier.

DIRECTORS.—Richard W. H. Jarvis, Herbert R. Coffin, Samuel E. Elmore, Geo. M. Welch, John C. Parsons, Samuel T. Wolcott, Elizur S. Goodrich, Samuel N. Kellogg.

MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$300,000.00
Deposits, - - - - -	292,357.54
Due Banks, Bankers, or Trust Companies, - - - - -	66,126.51
Dividends unpaid, - - - - -	610.00
Surplus, - - - - -	8,000.00
Profit and Loss, - - - - -	9,030.92
Total Liabilities, - - - - -	\$676,124.97

ASSETS.

Banking House, - - - - -	\$14,000 00
Other Real Estate, - - - - -	27,918.72
Due from Banks, Bankers, and Trust Companies, - - - - -	86,234.39
Discounted for Directors, - - - - -	28,690.00
Discounted for other parties in this State, - - - - -	301,500.82
Discounted for parties out of this State, - - - - -	176,198.00
Specie, Currency, Checks, and Cash Items, - - - - -	39,082.97
Overdrafts, - - - - -	40.09
Expense Account, - - - - -	2,459.98
Total Assets, - - - - -	\$676,124.97

Past due paper, nothing.

Daily average of Specie and Specie Funds for preceding three months, \$517.

Liability of any one Director, \$15,000.

Liability of any one firm, corporation, or person other than a Director, \$45,993.

Par value of Stock, \$60; market value, \$65.

Rate per cent. of last dividend, and when paid; 2 per cent., July, 1880.

CHAS. S. LEETE, President.

JOHN P. TUTTLE, Vice-President.

CHAS. H. TROWBRIDGE, Cashier.

DIRECTORS.—Henry White, Thomas R. Trowbridge, Charles S. Leete, Henry L. Cannon, Ruel P. Cowles, Maier Zunder, John P. Tuttle, E. F. Mersick, Joel A. Sperry.

STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$400,000.00
Deposits, - - - - -	558,243.22
Due Banks, Bankers, or Trust Companies in this State, - - -	4,894.02
Due Banks, Bankers, or Trust Companies out of this State, - - -	131,774.96
Dividends unpaid, - - - - -	618.00
Profit and Loss, - - - - -	66,732.06
Circulation, - - - - -	9,614.00
Total Liabilities, - - - - -	\$1,171,876.26

ASSETS.

Banking House, - - - - -	\$40,000.00
Other Real Estate, - - - - -	5,093.39
Due from Banks, Bankers, and Trust Companies in this State, - - -	94,177.57
Due from Banks, Bankers, and Trust Companies out of this State, - - -	154,784.82
Discounted for Directors, - - - - -	40,500.00
Discounted for other parties in this State, - - - - -	562,067.18
Discounted for parties out of this State, - - - - -	127,026.12
United States Bonds, - - - - -	1,400.00
State Bonds, - - - - -	2,300.00
Town, City, and Corporation Bonds, - - - - -	20,000.00
Railroad Bonds and Stocks, - - - - -	67,713.36
Specie, Currency, Checks, and Cash Items, - - - - -	56,399.88
Overdrafts, - - - - -	370.04
Non-resident Tax, - - - - -	17.28
Internal Revenue Stamps, - - - - -	26.62
Total Assets, - - - - -	\$1,171,876.26

Past due Paper, \$9,945.36.

Daily average of Specie and Specie Funds for preceding three months, \$268,105 26, including New York and Boston balances.

Liability of any one Director, \$27,675.48, nominally.

Liability of any one firm, corporation, or person other than a Director, \$67,559.82.

Par value of Stock, \$100; market value, \$112.

Rate per cent. of last Dividend, and when paid; 3 per cent., July, 1880.

CHAS. H. BRAINARD, President.

GEO. F. HILLS, Cashier.

DIRECTORS.—Chas. H. Brainard, Asa S. Porter, William Gay, Joseph Toy, A. C. Hotchkiss, Nelson Hollister, Edgar T. Welles, James J. Goodwin, Geo. F. Hills.

REPORTS OF TRUST COMPANIES,

October 1, 1880.

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$300,000.00
Deposits, - - - - -	774,933.67
Due Banks, Bankers, or Trust Companies in this State, - - -	19,042.15
Due Banks, Bankers, or Trust Companies out of this State, - -	97,400.06
Surplus, - - - - -	21,520.42
Total Liabilities, - - - - -	<u>\$1,212,896.30</u>

ASSETS.

Real Estate, - - - - -	\$7,935.76
Due from Banks, Bankers, and Trust Companies in this State, - -	71,371.56
Due from Banks, Bankers, and Trust Companies out of this State, -	33,967.17
Discounted for Directors, - - - - -	50,892.32
Discounted for other parties in this State, - - - - -	511,609.53
Discounted for parties out of this State, - - - - -	504,312.98
Specie, Currency, Checks, and Cash Items, - - - - -	25,759.13
Overdrafts, (secured,) - - - - -	6,547.11
Non-resident Tax, - - - - -	160.74
Internal Revenue Stamps, - - - - -	340.00
Total Assets, - - - - -	<u>\$1,212,896.30</u>

Past due Paper, none.

Daily average of Specie and Specie Funds for preceding three months, \$77,610.35.

Liability of any one Director, \$30,000.

Liability of any one firm, corporation, or person other than a director, \$30,000.

Par value of Stock, \$100; market value, \$95.

Rate per cent. of last Dividend, and when paid, 3 per cent., Nov. 1, 1876.

E. B. WATKINSON, President.

JNO. B. CORNING, Vice-President.

M. H. WHAPLES, Treasurer.

DIRECTORS.—C. H. Brainard, G. S. Gilman, E. B. Watkinson, H. C. Robinson, Henry Keney, Geo. L. Chase, G. F. Davis, C. H. Smith, C. H. Northam, Chas. Boswell, J. B. Corning, Asa S. Porter, Henry Corning, Jno. J. Goodwin, Jacob L. Greene.

EQUITABLE TRUST COMPANY, NEW LONDON.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$1,500,000.00
Debentures due in 1889 and 1890, - - - - -	2,809,000.00
Trustee's Certificates, - - - - -	11,000.00
Coupons not presented, - - - - -	1,910.95
Interest, - - - - -	11,477.52
Sundry Creditors, - - - - -	49,981.34
Excess of Assets over Liabilities, - - - - -	271,676.82
Total Liabilities, - - - - -	\$4,665,046.63

ASSETS.

Real Estate taken over, - - - - -	\$2,084,872.47
Due from Banks, Bankers, and Trust Companies, and Cash, - - - - -	141,720.20
Expense Account, - - - - -	2,369.50
Mortgage Loans, - - - - -	2,025,792.40
Mortgage Notes, - - - - -	119,181.22
Interest due from Borrowers on \$6,758,113 Mortgage Loans, - - - - -	239,053.65
Insurance and Taxes advanced, - - - - -	45,062.24
Sundry Debtors, - - - - -	6,994.95
Total Assets, - - - - -	\$4,665,046.63

Mortgage Bonds outstanding with guaranty of Company, \$5,684,350.

Daily average of Specie and Specie Funds for preceding three months; no liability requiring reserve.

Liability of any one Director, nothing.

Liability of any one firm, corporation, or person other than a Director; all Loans secured by Mortgage.

Par value of stock, \$100; Market value, \$70.

Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent., March, 1878.

JONATHAN EDWARDS, President.

F. B. ELLIOTT, Vice-President.

HENRY R. BOND, Sec'y and Treas.

EDWIN L. MARSTON, Ass't Sec'y and Treas.

TRUSTEES.—John Jacob Astor, Charles Barns, William H. Barns, Henry R. Bond, Augustus Brandegee, Willett Bronson, Charles Butler, George C. Clark, Robert Coit, George W. Duer, Jonathan Edwards, J. N. Harris, Adrian Iselin, A. Iselin, Jr., Eugene Kelly, Robert Lenox Kennedy, Geo. DeForest Lord, A. A. Low, Francis V. Parker, Jos. Patterson, Henry E. Pierrepont, Wm. Rmsen, Geo. A. Robbins, Jas. A. Roosevelt, Alfred Roosevelt, J. Gregory Smith, Gustav Stellwag, C. A. Williams, Samuel Willets, Charles Stewart Wurts.

HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$250,000.00
Deposits, - - - - -	654,233.76
Due Banks, Bankers, or Trust Companies in this State, - - - - -	448.87
Dividends unpaid, - - - - -	2,875.00
Profit and Loss, - - - - -	7,445.90
Discounts received, - - - - -	6,047.41
Income Safe Deposit department, - - - - -	258.14
Total Liabilities, - - - - -	\$921,309.08

ASSETS.

Banking House, Trust Company Block, - - - - -	\$250,000.00
Other Real Estate, - - - - -	7,978.12
Due from Banks, Bankers, and Trust Companies in this State, - - - - -	3,138.03
Due from Banks, Bankers, and Trust Companies out of this State, - - - - -	47,211.34
Discounted for Directors, - - - - -	8,000.00
Bills discounted, - - - - -	473,286.33
Railroad Bonds and Stocks, - - - - -	39,530.92
Specie, Currency, Checks, and Cash Items, - - - - -	63,009.55
Overdrafts, - - - - -	5,571.83
Internal Revenue Stamps, - - - - -	997.90
Expense Account, - - - - -	2,274.49
Call Loans, Home, - - - - -	13,954.61
Exchange Account, - - - - -	13.85
Taxes, - - - - -	2,346.42
Income from Real Estate, - - - - -	3,577.95
Interest Account, - - - - -	417.74
Total Assets, - - - - -	\$921,309.08

Past due Paper, \$2,239.75.

Daily average of Specie and Specie Funds for preceding three months, \$36,200.

Liability of any one Director, \$7,500.

Liability of any one firm, corporation, or person other than a Director, \$39,416.12.

Par value of Stock, \$100; market value, \$95.

Rate per cent. of last Dividend, and when paid; 3 per cent., July 1, 1880.

R. W. FARMER, President.

CHAS. M. JOSLYN, Vice-President.

R. W. CUTLER, Secretary and Treasurer.

TRUSTEES.—Chas. M. Pond, R. W. Farmer, Thos. O. Enders, Henry Kellogg, Joseph Bishop, Chas. M. Joslyn, Theodore Lyman, David Gallup, C. B. Erwin, Z. A. Storrs, R. D. Hawley, Rodney Dennis, Alvan P. Hyde.

MERCHANTS LOAN AND TRUST CO., WILLIMANTIC.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$51,600.00
Deposits, - - - - -	12,917.67
Due Banks, Bankers, or Trust Companies in this State, - - - - -	20,372.88
Surplus, - - - - -	1,500.00
Profit and Loss, - - - - -	76.75
Total Liabilities, - - - - -	\$86,467.30

ASSETS.

Discounted for parties in this State, - - - - -	\$3,500.00
Discounted for parties out of this State, - - - - -	1,194.72
Mortgages, - - - - -	81,564.39
Expense Account, - - - - -	1.62
Taxes paid, - - - - -	206.57
Total Assets, - - - - -	\$86,467.30

Past due Paper, \$3,500.

Par value of Stock, \$100; market value, \$100.

Rate per cent. of last Dividend, and when paid; 4 per cent., July 21, 1880.

WILLIAM C. JILLSON, President.

ANSEL ARNOLD, Vice-President.

O. H. K. RISLEY, Secretary and Treasurer.

DIRECTORS.—William C. Jillson, A. Arnold, H. Kingsley, O. H. K. Risley, E. S. Henry, J. N. Stickney, A. T. Fowler, S. G. Risley, J. M. Johnson.

MIDDLESEX BANKING COMPANY, MIDDLETOWN.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$50,000.00
Surplus and Profit and Loss, - - - - -	4,724.82
Deposited for investment in Mortgage securities, - - - - -	4,700.00
Total Liabilities, - - - - -	\$59,424.82

ASSETS.

Real Estate, - - - - -	\$23,794.76
Due from Banks, Bankers, and Trust Companies in this State, - - - - -	2,995.54
Due from Banks, Bankers, and Trust Companies out of this State, - - - - -	1,906.62
Specie, Currency, Checks, and Cash items, - - - - -	227.72
Taxes advanced, - - - - -	1,258.80
Expense Account, - - - - -	2,129.60
Interest accrued, coupons due and discounted, - - - - -	1,590.05
Safe Deposit, Safe, and Furniture, - - - - -	5,277.19
Sundry Book Accounts, - - - - -	934.19
Mortgage Securities, - - - - -	19,310.35
Total Assets, - - - - -	\$59,424.82

Liability of any one firm, corporation, or person other than a Director, \$1,200. Real Estate Mortgage.

Par value of Stock, \$100; market value, no recent sales.

Rate per cent. of last Dividend, and when paid, 2 per cent., April 10, 1880.

ROBERT N. JACKSON, President.

M. E. VINTON, Vice-President.

CHARLES E. JACKSON, Secretary.

DIRECTORS.—Robert N. Jackson, M. E. Vinton, Charles E. Jackson, B. Douglas, J. M. Douglas, Russel Frisbie, W. N. Jackson, J. H. Ruddell, Lindley Vinton, C. C. Foster.

SECURITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$200,000.00
Deposits, - - - - -	432,106.10
Due Banks, Bankers, or Trust Companies out of this State, - - -	1,182.87
Dividends unpaid, - - - - -	87.50
Surplus, - - - - -	18,000.00
Profit and Loss, - - - - -	7,459.07
Treasurers' Checks issued, - - - - -	396.40
Total Liabilities, - - - - -	<u>\$659,231.94</u>

ASSETS.

Due from Banks, Bankers, and Trust Companies in this State, on deposit, -	\$97,190 12
Due from Banks, Bankers, and Trust Companies out of this State, on deposit, -	37,716.65
Discounted for Directors, - - - - -	4,300.00
Discounted for other parties in this State, - - - - -	56,704 93
Discounted for parties out of this State, - - - - -	84,000.00
Town, City, and Corporation Bonds, - - - - -	63,300.00
Railroad Bonds and Stocks, - - - - -	32,557.25
Specie, Currency, Checks, and Cash items, - - - - -	3,504.12
Expense Account, - - - - -	2,369.43
Accrued Interest not overdue, - - - - -	8,863.47
Loaned on Mortgage Security, - - - - -	268,725.97
Total Assets, - - - - -	<u>\$659,231.94</u>

Past due Paper, nothing.

Daily average of Specie and Specie Funds for preceding three months, \$96,354.00.

Liability of any one Director, \$4,300.

Liability of any one firm, corporation, or person other than a Director, \$20,000.

Par value of Stock, \$100; market value, \$112.

Rate per cent. of last Dividend, and when paid, $3\frac{1}{2}$ per cent., July 1, 1880.

ROBERT E. DAY, President.

WILLIAM L. MATSON, Treasurer.

JOHN C. ABBOT, Secretary.

TRUSTEES.—John C. Abbot, T. M. Allyn, Leverett Brainard, Wm. R. Cone, Robert E. Day, T. O. Enders, Jas. C. Jackson, C. C. Kimball, Wm. L. Matson, John C. Parsons, A. S. Porter, Thos. Smith, Cassius Welles, John H. White.

THAMES LOAN AND TRUST COMPANY, NORWICH.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$100,000.00
Deposits, - - - - -	29,223.41
Due Banks, Bankers, or Trust Companies in this State, - - - - -	1,200.19
Surplus, - - - - -	28,285.72
Profit and Loss, - - - - -	8,749.64
Earnings, - - - - -	1,496.08
Total Liabilities, - - - - -	\$168,955.04

ASSETS.

Banking House Furniture, - - - - -	\$200.00
Real Estate, - - - - -	6,000.00
Due from Banks, Bankers, and Trust Companies out of this State, - - - - -	81.90
Town, City, and Corporation Bonds, - - - - -	6,100.08
Specie, Currency, Checks, and Cash Items, - - - - -	9,130.09
Expense Account, - - - - -	1,276.96
Suspense Account, - - - - -	509.16
Real Estate Mortgage Bonds, - - - - -	96,575.00
Loans on Mortgage Security, - - - - -	49,081.85
Total Assets, - - - - -	\$168,955.04

Liability of any one firm, corporation, or person other than a Director, \$10,000.

Par value of Stock, \$100.

Rate per cent. of last Dividend, and when paid; 2 per cent., April 1879.

PRESIDENT—vacant.

J. HUNT SMITH, Sec'y and Treas.

DIRECTORS.—F. Nichols, E. Learned, J. L. Hubbard, L. Blackstone, C. Bard, Gardiner Greene, H. H. Osgood, J. Mitchell, E. N. Gibbs, J. O. Sweet.

THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, - - - - -	\$25,000.00
Deposits, - - - - -	55,633.06
Due Banks, Bankers, or Trust Companies in this State, - - - - -	2,020.09
Dividends unpaid, - - - - -	992.24
Profit and Loss, - - - - -	1,823.01
Total Liabilities, - - - - -	\$85,468.40

ASSETS.

Due from Banks, Bankers, and Trust Companies out of this State, -	\$17,936.03
Bills discounted, - - - - -	32,882 41
United States Bonds, - - - - -	150.00
Railroad Bonds and Stocks, - - - - -	3,000.00
Specie, Currency, Checks, and Cash Items, - - - - -	6,069.96
Vault, Safe, and Furniture, - - - - -	500 00
Mortgage Bonds, - - - - -	4,000 00
Insurance Stocks, Fire, - - - - -	18,830.00
“ “ Life, - - - - -	2,100.00
Total Assets, - - - - -	\$85,468.40

Past due Paper, \$1,437.

Daily average of Specie and Specie Funds for preceding three months, \$7,143.23.

Liability of any one Director, \$2,000.

Liability of any one firm, corporation or person other than a Director, \$4,500.

Par value of Stock, \$25 ; market value, \$26.

Rate per cent. of last Dividend, and when paid ; $3\frac{1}{2}$ per cent., April 1880.

R. B. MORRISON, President.

LYMAN A. UPSON, Vice-President.

WILLIS GOWDY, Secretary and Treasurer.

DIRECTORS.—R. B. Morrison, Lyman A. Upson, John L. Houston, L. H. Pease,
Geo. A. Douglass, Joseph N. Allen, Geo. H. Barber, Theodore I. Pease.

UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock,	-	-	-	-	-	-	-	-	-	-	-	\$100,000.00
Deposits,	-	-	-	-	-	-	-	-	-	-	-	212,241.02
Due Banks, Bankers, or Trust Companies out of this State,	-	-	-	-	-	-	-	-	-	-	-	481.33
Surplus, -	-	-	-	-	-	-	-	-	-	-	-	20,000.00
Total Liabilities, -	-	-	-	-	-	-	-	-	-	-	-	\$332,722.35

ASSETS.

Banking House and other Real Estate, -	-	-	-	-	-	-	-	-	-	-	-	\$28,081.40
Due from Banks, Bankers, and Trust Companies in this State, -	-	-	-	-	-	-	-	-	-	-	-	9,629.60
Due from Banks, Bankers, and Trust Companies out of this State, -	-	-	-	-	-	-	-	-	-	-	-	23,326.72
Bills Discounted, -	-	-	-	-	-	-	-	-	-	-	-	193,350.41
United States Bonds, -	-	-	-	-	-	-	-	-	-	-	-	22,085.00
Town, City, and Corporation Bonds, -	-	-	-	-	-	-	-	-	-	-	-	5,162.50
Railroad Bonds and Stocks, -	-	-	-	-	-	-	-	-	-	-	-	34,108.67
Specie, Currency, Checks, and Cash items, -	-	-	-	-	-	-	-	-	-	-	-	10,278.05
Vault, Safes, and Fixtures, -	-	-	-	-	-	-	-	-	-	-	-	6,700.00
Total Assets, -	-	-	-	-	-	-	-	-	-	-	-	\$332,722.35

Past due Paper, \$3,356.11, in liquidation.

Daily average of Specie and Specie Funds for preceding three months, \$49,597.

Liability of any one Director, \$2,550.

Liability of any one firm, corporation, or person other than a Director, \$15,000.

Par value of Stock, \$100; market value, Stock not on the market.

Rate per cent. of last Dividend, and when paid; no Dividend since last report.

HENRY L. HOTCHKISS, President.

WM. T. BARTLETT, Sec'y and Treas.

DIRECTORS.—Henry L. Hotchkiss, Louis H. Bristol, William T. Bartlett, Eugene S. Bristol.

UNITED STATES TRUST COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1880.

LIABILITIES.

Capital Stock, 1-	-	-	-	-	-	-	-	-	-	-	\$100,000.00
Deposits, -	-	-	-	-	-	-	-	-	-	-	566,712.97
Profit and Loss, -	-	-	-	-	-	-	-	-	-	-	4,051.71
Total Liabilities, -	-	-	-	-	-	-	-	-	-	-	\$670,764.68

ASSETS.

Real Estate, -	-	-	-	-	-	-	-	-	-	-	\$7,109.14
Due from Banks, Bankers, and Trust Companies in this State, -	-	-	-	-	-	-	-	-	-	-	29,363.55
Due from Banks, Bankers, and Trust Companies out of this State, -	-	-	-	-	-	-	-	-	-	-	56,891.13
Discounted for Directors, -	-	-	-	-	-	-	-	-	-	-	18,800.00
Discounted for other parties in this State, -	-	-	-	-	-	-	-	-	-	-	134,832.50
Discounted for parties out of this State, -	-	-	-	-	-	-	-	-	-	-	12,447.44
United States Bonds, -	-	-	-	-	-	-	-	-	-	-	808.25
Insurance and Manufacturing Stocks, -	-	-	-	-	-	-	-	-	-	-	23,350.00
Specie, Currency, Checks, and Cash Items, -	-	-	-	-	-	-	-	-	-	-	9,449.31
Overdrafts, -	-	-	-	-	-	-	-	-	-	-	449.01
Taxes, -	-	-	-	-	-	-	-	-	-	-	3,181.58
Expense Account, -	-	-	-	-	-	-	-	-	-	-	2,916.29
Furniture and Fixtures, -	-	-	-	-	-	-	-	-	-	-	2,792.25
Call Loans, -	-	-	-	-	-	-	-	-	-	-	319,652.11
Mortgage Loans, -	-	-	-	-	-	-	-	-	-	-	48,722.12
Total Assets, -	-	-	-	-	-	-	-	-	-	-	\$670,764.68

Past due Paper, \$5,730.20.

Daily average of Specie and Specie Funds for preceding three months, \$153,936.

Liability of any one Director, \$13,650.

Liability of any one firm, corporation, or person other than a Director, \$15,500.

Par value of Stock, \$100.

Rate per cent. of last Dividend, and when paid; 3 per cent., November, 1876.

M. G. BULKELEY, President.

HENRY L. BUNCE, Sec'y and Treas.

DIRECTORS.—M. G. Bulkeley, James Campbell, John R. Hills, Wm. H. Bulkeley,
J. L. English, Frank Bulkeley, H. L. Bunce.

CONDENSED STATEMENTS.

A CONDENSED STATEMENT OF THE TOTAL RESOURCES

No.	SAVINGS BANKS.	ASSETS.					
		Loans on Real Estate.	Loans on Stocks and Bonds.	Loans on Personal Security.	Bank Stocks.	Railroad Stocks and Bonds.	U. S. Bonds.
1	Berlin Savings Bank, Kensington,	\$48,968.00	\$1,700.00	\$500.00	\$9,044.50		\$1,021.25
2	Bridgeport Savings Bank,	1,931,271.00	32,625.00		47,644.00	\$7,280.00	616,016.87
3	Bristol Savings Bank,	365,889.00	10,000.00	6,225.00	82,718.00		10,900.00
4	Brooklyn Savings Bank,	139,495.00			8,380.00	47,400.00	12,000.00
5	City Savings Bank, Meriden,	230,975.00			176,498.50		
6	Canaan Savings Bank,	28,610.00	1,285.95	6,584.30	6,160.12	2,377.50	3,776.51
7	Chelsea Savings Bank, Norwich,	1,261,358.00	305,525.00	33,771.24	93,900.00	439,290.60	545,725.00
8	Chester Savings Bank,	31,445.00	4,230.00		14,456.25		
9	Citizens Savings Bank,	302,835.00	157,710.00		18,950.00		60,000.00
10	City Savings Bank, Bridgeport,	860,288.62		14,237.00	5,000.00		
11	Colchester Savings Bank,	57,505.63		11,505.46	5,100.00		15,500.00
12	Collinsville Savings Bank,	179,763.82		18,403.03			8,519.88
13	Connecticut Sav. Bank, New Haven,	1,641,200.00	63,800.00	70,150.00	96,850.00	1,000.00	534,600.00
14	Cromwell Dime Savings Bank,	58,669.00		6,536.56		1,870.93	5,196.00
15	Deep River Savings Bank,	248,870.00	4,700.00		60,836.06	34,737.50	26,000.00
16	Derby Savings Bank,	701,620.00	17,000.00	57,061.26	134,825.00		52,000.00
17	Dime Savings Bank, Hartford,	177,267.00		5,755.98			4,500.00
18	Dime Savings Bank, Middletown,	16,995.00			3,062.00		
19	Dime Savings Bank, Norwich,	577,502.00	28,150.00	6,020.00	11,700.00	52,000.00	35,350.00
20	Dime Savings Bank, Thompson,	163,115.00		127,967.57	11,358.00		
21	Dime Savings Bank, Wallingford,	50,265.00		21,769.30			
22	Dime Savings Bank, Waterbury,	496,055.00	15,000.00	38,166.49	42,552.00		20,900.00
23	Dime Savings Bank, Willimantic,	153,884.00	52,575.00	77,635.00	30,678.00		
24	Eastford Savings Bank,	11,982.30		6,692.08			
25	Essex Savings Bank,	354,555.00	27,830.00	7,257.10	25,170.24	7,632.50	6,000.00
26	Fairfield Co. Sav. Bank, Norwalk,	145,505.00	14,775.00	2,000.00	35,352.63		15,575.00
27	Falls Village Savings Bank,	177,083.06		46,768.63	23,865.00	6,000.00	25,100.00
28	Farmers & Mechanics Savings Bank, Middletown,	670,564.33	7,180.00	8,890.00	73,934.50		1,050.00
29	Farmington Savings Bank,	1,221,154.00	500.00	53,450.00	170,900.00	94,000.00	150,000.00
30	Freestone Savings Bank, Portland,	156,392.29	11,507.00	640.00	12,300.00		5,000.00
31	Greenwich Savings Bank,	58,312.00	150.00	2,480.59			
32	Groton Savings Bank,	316,475.93	9,000.00		71,555.60		
33	Guilford Savings Bank,	60,616.14		8,786.50	10,256.00		18,116.25
34	Higganum Savings Bank,	5,376.00		400.00	2,500.00		
35	Jewett City Savings Bank,	102,370.00		15,120.00	83,387.00	11,742.00	5,221.50
36	Litchfield Savings Society,	341,511.49	24,300.00	13,925.00	95,346.48	2,000.00	25,925.00
37	Mariners Sav. Bank, New London,	495,799.00	17,440.00		156,941.00	22,900.00	110,921.87
38	Mechanics Savings Bank, Hartford,	684,962.00	4,150.00	5,000.00	113,200.00		
39	Mechanics & Farmers Savings Bank, Bridgeport,	105,225.00	2,075.00	7,502.81			
40	Meriden Savings Bank,	1,030,086.00	2,350.00	11,000.00	89,700.00		130,100.00
41	Mechanics Savings Bank, Winsted,	152,150.00		21,237.00	35,328.00		50,100.00
42	Middletown Savings Bank,	2,750,067.34	41,870.37	5,211.00	187,477.00	29,775.00	650,169.62
43	Milford Savings Bank,	45,160.00			6,183.00		7,118.15
44	Moodus Savings Bank,	71,760.00	1,750.00	1,775.00	4,300.00	5,000.00	11,000.00
45	National Sav. Bank, New Haven,	440,011.58	5,200.00	14,250.00	28,787.25	3,900.00	49,005.72
46	Naugatuck Savings Bank,	83,550.87		7,584.13			
47	New Canaan Savings Bank,	110,505.31	2,500.00	30,567.44	19,500.00		
48	New Milford Savings Bank,	253,469.90	3,654.00	7,680.55	37,244.00		36,245.50
49	New Haven Savings Bank,	2,753,333.99	79,300.00	55,600.00	30,345.00	329,650.00	420,000.00
50	Newtown Savings Bank,	213,083.59	27,117.55	41,691.94	14,300.00	1,500.00	15,200.10
51	Norwalk Savings Society,	962,443.32	78,258.00	46,716.90	59,061.47		190,287.50
52	Norfolk Savings Bank,	66,035.11		8,581.00	13,793.75	1,171.25	
53	Norwich Savings Society,	3,233,714.39	238,160.00	75,272.50	151,600.00	999,484.00	1,187,000.00
54	Operatives Sav. Bank, New Haven,						
55	People's Savings Bank, Rockville,	78,446.00		14,140.53	56,555.50		2,000.00
56	People's Savings Bank, Bridgeport,	707,839.00	38,332.00		2,000.00		3,000.00
57	Putnam Savings Bank,	393,487.62	41,221.99	25,764.29	101,950.00		
58	Ridgefield Savings Bank,	42,760.00		7,070.00	5,850.00		
59	Salisbury Savings Soc'y, Lakeville,	201,180.64		59,083.83	7,600.00	290.00	8,055.00
60	Savings Bank of Ansonia,	243,736.00	12,500.00	30,630.00		77,335.50	
61	Savings Bank of Danbury,	1,169,999.50		191,837.97	45,295.13	650.00	66,562.50
62	Savings Bank of New Britain,	565,576.33	5,175.00	2,950.00	204,761.50	13,000.00	40,200.00
63	Savings Bank of New London,	1,090,764.26	114,700.00	14,000.00	293,740.00	148,800.00	355,000.00
64	Savings Bank of Rockville,	264,788.00	20,500.00	159,480.68	144,316.65		
65	Savings Bank of Stafford Springs,	110,902.86	2,900.00	9,442.95	58,864.75	25,250.00	6,000.00
66	Savings Bank of Tolland,	74,718.80	2,675.00	10,000.00	30,100.00		33,080.13
67	Society for Savings, Hartford,	5,008,980.00	37,650.00	84,071.89	187,280.00	308,475.00	1,124,875.00
68	Southington Savings Bank,	203,599.95	6,200.00	6,525.00	97,593.08		12,000.00
69	South Norwalk Savings Bank,	101,106.06	3,150.00	17,500.00	500.00	15,000.00	
70	Southport Savings Bank,	244,695.00			29,300.00	10,800.00	42,000.00
71	Stafford Savings Bank,	202,561.97	15,773.50	23,000.00	92,404.25	4,240.00	
72	Stamford Savings Bank,	797,037.00	136,550.00	6,910.00	6,937.00	36,750.50	150,000.00
73	State Savings Bank, Hartford,	1,211,957.00	16,700.00	28,200.00	150,662.50		500.00
74	Stonington Savings Bank,	307,366.67	600.00	32,010.00	50,835.00	60,801.75	35,437.50
75	Suffield Savings Bank,	74,750.00	2,500.00	730.00	35,928.00	1,250.00	4,080.00
76	Thomaston Savings Bank,	113,104.00		48,849.07	18,436.00		3,000.00
77	Union Savings Bank, Danbury,	281,154.00	3,350.00	104,778.37	6,425.00		
78	Waterbury Savings Bank,	1,028,740.22	196,500.00	230,418.62	56,750.00		202,750.00
79	Westport Savings Bank,	67,100.00	800.00	3,000.00	9,200.00		
80	Willimantic Savings Institute,	294,915.00	2,750.00	94,063.71	36,250.00		
81	Windham County Savings Bank, Danielsonville,	319,050.00		60,323.50	61,800.00		30,100.00
82	Windsor Locks Savings Bank,	33,348.36		400.00	8,835.25		
83	Wolcottville Savings Bank,	113,920.00	6,400.00	24,339.46	2,200.00		35,440.62
84	Woodbury Savings Bank,	142,088.00		5,005.61	150.00		
85	Winsted Savings Bank,	478,737.18	6,800.00	31,300.00	46,425.00	2,900.00	30,000.00
		42,791,160.43	1,967,095.36	2,333,113.84	4,260,984.96	2,806,304.03	7,245,223.07

AND LIABILITIES OF SAVINGS BANKS, OCTOBER 1, 1880.

No.	ASSETS.					LIABILITIES.			
	Real Estate.	Town, City, and State Bonds.	Other Assets.	Cash on Hand.	Total Assets.	Deposits.	Interest and Surplus.	Other Liabilities.	Total Liabilities.
1		\$5,000.00		\$1,840.19	\$68,073.94	\$64,856.15	\$3,217.79		\$68,073.94
2	\$140,917.27	246,537.72		271,987.35	3,294,279.21	3,086,577.67	184,846.95	\$22,854.59	3,294,279.21
3	8,000.00	24,605.00		16,223.47	524,560.47	500,146.37	24,414.10		524,560.47
4	63,646.29	91,105.00	\$10,324.64	11,121.60	383,472.53	376,240.83	6,381.34	850.36	383,472.53
5			340.42		407,813.92	398,455.00	7,192.49	2,166.43	407,813.92
6		7,222.30		7,866.18	63,832.86	60,040.88	3,791.98		63,832.86
7	306,035.75	188,142.50	2,618.32	79,770.40	3,256,136.81	3,189,239.72	22,859.65	94,037.44	3,256,136.81
8		6,517.50	221.00	1,042.97	57,912.72	56,872.46	1,040.26		57,912.72
9	16,771.66	91,223.56		12,180.36	659,670.58	651,923.19	7,747.39		659,670.58
10	238,796.84	624,592.00	5,181.42	7,221.06	1,755,316.94	1,724,093.32	31,218.62		1,755,316.94
11		34,056.20	2,353.33	6,708.35	182,728.97	128,023.86	4,705.11		182,728.97
12	15,825.94	12,345.12	1,286.92	34,638.24	270,782.95	264,213.22	6,569.73		270,782.95
13	68,182.24	224,000.00	1,811.76	35,187.17	2,736,781.17	2,636,757.94	100,023.23		2,736,781.17
14	3,000.00	5,500.00	3,236.12	7,589.74	91,593.35	89,420.23	2,173.12		91,593.35
15	3,833.45	84,882.50	1,442.29	24,944.77	490,296.57	472,554.93	17,741.64		490,296.57
16	16,522.43	31,891.83	3,406.84	8,946.99	1,023,274.35	958,007.68	65,266.67		1,023,274.35
17	121,468.17		23,836.24	104,271.82	437,099.21	437,099.21			437,099.21
18	25,306.21		1,434.33	1,572.28	48,369.82	45,544.16	2,825.66		48,369.82
19	213,244.82	101,955.00	2,301.24	34,289.80	1,062,512.86	1,031,622.51	22,321.98	8,568.37	1,062,512.86
20	10,605.00		98.58	3,166.86	321,311.01	309,967.55	11,288.07	55.39	321,311.01
21		4,000.00	265.00	3,211.55	79,500.85	77,954.71	1,496.14	50.00	79,500.85
22	8,796.25	14,441.93	835.10	58,582.59	695,329.66	665,005.18	30,324.48		695,329.66
23		67,820.00	650.00	80,705.47	463,947.47	456,708.64	5,187.00	2,051.83	463,947.47
24	4,870.27			1,814.73	24,859.38	24,790.81	68.57		24,859.38
25	34,446.70	61,473.33	1,211.11	27,217.92	552,793.90	534,120.84	17,534.47	1,138.59	552,793.90
26	11,363.21	57,633.50	10.75	24,475.75	306,690.84	297,703.74	8,987.10		306,690.84
27	49,182.19	10,412.80	5,782.91	4,423.94	348,618.53	342,787.90	5,830.63		348,618.53
28	170,671.22	224,410.00	3,137.86	64,178.83	1,223,926.74	1,175,814.31	43,912.43	4,200.00	1,223,926.74
29	48,350.00	70,000.00		31,731.14	1,840,085.14	1,766,159.26	73,925.88		1,840,085.14
30	25,420.00	15,800.00	265.50	6,918.26	234,243.05	227,046.72	7,196.33		234,243.05
31	2,877.31	7,900.00	135.86	23,131.95	94,987.71	92,659.87	2,327.84		94,987.71
32	62,523.98	84,000.00		17,812.22	561,367.73	543,246.16	18,121.57		561,367.73
33			186.14	6,069.84	104,030.87	100,866.24	3,164.63		104,030.87
34		2,000.00	819.65	268.59	11,364.24	11,193.92	165.32		11,364.24
35		38,435.00	617.24	6,671.15	263,563.89	254,290.24	9,040.18	233.47	263,563.89
36	13,975.92	211,285.00	220.71	11,714.67	740,204.27	707,916.23	32,288.04		740,204.27
37	224,997.47	138,697.00	1,459.82	33,667.82	1,202,823.98	1,163,266.46	31,173.18	8,384.34	1,202,823.98
38	201,684.67	74,000.00	8,222.12	92,281.53	1,183,450.32	1,139,105.53	44,344.79		1,183,450.32
39	2,253.72	29,960.00	675.00	6,737.13	154,428.66	150,536.22	3,892.44		154,428.66
40	34,754.88		922.77	126,644.35	1,425,558.00	1,342,261.92	83,296.08		1,425,558.00
41		10,378.56	1,279.26	7,763.90	278,236.72	269,959.73	8,276.99		278,236.72
42	456,515.56	853,486.73	3,919.89	319,105.50	5,297,598.01	5,054,332.90	243,265.11		5,297,598.01
43		1,545.00	97.00	6,127.77	66,231.52	64,264.15	1,967.37		66,231.52
44		31,600.00	3,432.08	1,135.20	131,752.28	128,422.44	3,329.84		131,752.28
45	14,744.10	9,560.00	1,108.91	28,179.27	594,746.83	565,895.71	28,851.12		594,746.83
46				2,649.65	93,784.65	90,127.11	3,657.54		93,784.65
47	27,162.81		7,006.51	1,295.72	198,537.79	183,985.18	6,552.61	8,000.00	198,537.79
48	17,102.46	221,377.79	3,596.01	18,787.45	604,157.66	566,646.97	32,904.80	4,605.89	604,157.66
49	178,519.34	662,850.00	11,056.49	187,549.71	4,713,255.03	4,452,390.31	259,308.58	1,556.14	4,713,255.03
50	16,135.00	26,500.00	93.93	19,258.19	374,880.30	360,895.36	11,805.26	2,179.68	374,880.30
51	135,011.85	159,637.15	19,332.51	39,475.97	1,690,224.67	1,650,049.29	40,033.26	142.12	1,690,224.67
52	3,775.00	15,700.00	1,155.26	9,489.45	119,650.82	115,653.30	3,997.52		119,650.82
53	295,764.68	1,498,032.00	9,311.40	58,886.37	7,752,275.34	7,347,197.61	404,575.44	502.29	7,752,275.34
54		97.25		26.11	123.36	119.71	3.65		123.36
55	1,240.00		172.25	9,035.71	161,589.99	155,411.39	6,178.60		161,589.99
56	52,103.96	457,500.00		62,891.78	1,323,666.74	1,250,536.70	73,080.04		1,323,666.74
57	70,640.00	30,000.00	6,045.07	38,057.27	707,166.24	683,735.71	23,440.53		707,166.24
58	150.00		19.05	10,327.54	66,176.59	63,733.14	2,443.45		66,176.59
59	39,953.29	86,778.75	4,745.88	37,104.46	444,801.85	432,881.49	11,920.36		444,801.85
60	3,850.00	10,325.00	727.10	461.97	384,625.57	377,874.53	6,751.04		384,625.57
61	203,116.60	85,594.00	7,790.79	58,925.31	1,829,771.80	1,777,314.84	52,456.96		1,829,771.80
62	45,947.65	161,938.00	1,330.12	21,931.07	1,062,809.67	1,011,806.04	45,993.92	5,509.71	1,062,809.67
63	303,195.93	875,500.00	5,455.79	14,816.05	3,215,972.03	3,097,885.68	118,086.35		3,215,972.03
64	19,608.04	2,000.00	1,455.27	12,738.35	624,866.99	599,076.72	25,810.27		624,866.99
65	22,152.50		12,059.13	23,681.79	271,253.98	264,569.66	6,684.32		271,253.98
66	11,935.34		993.79	2,196.16	165,699.22	162,902.00	2,797.22		165,699.22
67	435,300.00	820,730.00	10,539.04	475,231.02	8,493,131.95	8,083,615.53	409,518.42		8,493,131.95
68	6,998.65		660.00	2,960.96	336,527.64	325,046.22	11,481.42		336,527.64
69	10,850.00	16,850.00	463.40	1,369.88	166,794.34	158,837.27	7,957.07	141.86	166,794.34
70	28,000.00	180,000.00	785.85	2,406.82	537,987.67	515,795.09	22,192.58		537,987.67
71	924.84			26,111.44	365,016.00	361,832.51	3,183.49		365,016.00
72	31,914.32	169,212.50		59,630.09	1,392,991.41	1,314,539.62	79,451.79		1,392,991.41
73	287,891.55			19,142.88	1,715,053.93	1,667,725.84	47,082.19	245.90	1,715,053.93
74	133,934.12	5,467.01	5,940.51	2,620.21	685,012.77	653,196.71	31,816.06		685,012.77
75	4,000.00		70.70	1,834.54	125,143.24	115,726.33	9,416.91		125,143.24
76		5,300.00	346.06	6,313.19	195,348.32	189,323.48	5,524.84		195,348.32
77	40,648.00	13,339.00	541.71	15,406.63	465,642.71	452,482.32	13,160.39		465,642.71
78	46,285.47	85,700.00		49,093.89	1,896,238.20	1,786,664.33	109,265.40	308.47	1,896,238.20
79	1,559.27	8,000.00	77.50	2,399.84	92,136.61	87,332.26	4,754.35		92,136.61
80	79,960.00	1,785.00	2,560.72	70,507.33	582,791.76	562,772.99	18,579.83	1,438.94	582,791.76
81	145,427.76		14,250.91	151,232.35	782,234.52	757,641.10	24,593.42		782,234.52
82			1,046.53	11,406.66	55,536.80	55,536.80	500.92		55,536.80
83		15,800.00		20,205.36	218,305.44	214,149.45	4,155.99		218,305.44
84	12,892.14		829.65	2,265.58	163,230.98	156,248.80	5,682.18	1,300.00	163,230.98
85	13,746.69	200,150.00	65,335.49	26,613.89	902,058.25	827,147.73	74,910.52		902,058.25
	5,397,281.28	9,614,628.53	290,937.55	3,236,929.61	79,943,658.66	76,518,570.91	3,254,565.94	170,521.81	79,943,658.66

STATE BANKS.
SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1880.

NAMES OF BANKS.	ASSETS.						LIABILITIES.								
	Loans and Discounts.	Due from Banks and Bankers.	United States Bonds.	Other Bonds and Stocks.	Specie, Demand Notes, Overdrafts, Checks, and Cash Items.	Real Estate.	Suspense Account.	Non-Resident Tax and Expense Account.	Total Assets.	Capital Stock.	Deposits.	Due to Banks and Bankers.	Surplus, Earnings, Profit and Loss, Unpaid Dividends, Suspense Account.	Circulation.	Total Liabilities.
City Bank, New Haven,	\$611,563.82	273,175.31	110,431.07	\$3,189.35	\$59,836.38	\$20,000.00	8,080.00	2,916.25	1,089,192.13	\$500,000.00	\$385,198.84	117,874.57	\$76,238.72	9,880.00	1,089,192.13
Conn. River Banking Company, Hartford,	392,239.76	131,830.62		32,000.00	18,304.91	21,800.00			596,175.29	150,000.00	284,391.43	114,757.39	47,026.47		596,175.29
Mechanics Bank, New Haven,	506,388.92	86,234.39			39,123.06	41,918.72		2,459.98	676,124.97	300,000.00	292,857.54	66,126.51	17,640.92		676,124.97
State Bank, Hartford,	729,593.30	248,962.39	1,400.00	90,013.36	56,796.54	45,093.39		17.28	1,171,876.26	400,000.00	558,243.22	136,668.98	67,350.09	9,614.00	1,171,876.26
Totals,	2,239,785.70	740,202.71	111,831.07	125,202.71	174,060.84	128,812.11	8,080.00	5,393.51	3,533,368.65	1,350,000.00	1,520,191.03	435,427.45	208,256.17	19,494.00	3,533,368.65

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES OCTOBER 1, 1880.

NAMES OF COMPANIES.	ASSETS.								LIABILITIES.						
	Notes Discounted.	Demand Loans.	Mortgage Loans.	Due from Banks and Bankers.	Stocks and Bonds.	Cash and Cash Items, and Over-drafts.	Real Estate.	Expense, Interest, Suspense, Fixtures, Taxes, etc.	Total Assets.	Capital Stock.	Deposits.	Due to Banks and Bankers.	Surplus, Earnings, Profit and Loss, etc.	Dividends Unpaid, and all other Liabilities.	Total Liabilities.
Connecticut Trust and Safe Deposit Co., Hartford,	1,066,814.83			105,388.73		32,646.24	7,935.76	160.74	1,212,896.30	300,000	774,933.67	116,442.21	21,520.42		1,212,896.30
Hartford Trust Co.,	481,286.33	13,954.61		50,349.37	39,530.92	69,579.28	257,978.12	8,630.45	921,309.08	250,000	654,233.76	448.87	13,751.45	2,875.00	921,309.08
Merchants Loan and Trust Co., Willimantic,	4,694.72		81,564.39					208.19	86,467.30	51,600	12,917.67	20,372.88	1,576.75		86,467.30
Security Co., Hartford,	145,004.93		268,725.97	134,906.77	95,857.25	3,504.12		11,232.90	659,231.94	200,000	432,106.10	1,182.87	25,459.07	488.90	659,231.94
Thompsonville Trust Co.,	32,882.41		4,000.00	17,936.03	24,080.00	6,069.96		500.00	85,468.40	25,000	55,633.06	2,020.09	1,823.01	992.24	85,468.40
Union Trust Co., New Haven,	198,350.41			32,956.32	61,356.17	10,278.05	28,081.40	6,700.00	332,722.35	100,000	212,241.02	481.33	20,000.00		332,722.35
United States Trust Co., Hartford, &c.,	166,079.94	319,652.11	48,722.12	86,254.68	24,158.25	9,898.32	7,109.14	8,890.12	676,764.68	100,000	566,712.97		4,051.71		670,764.68
Totals,	2,090,113.57	333,606.72	403,012.48	427,741.90	244,982.59	131,975.97	301,104.42	36,322.40	3,968,860.05	1,026,600	2,708,778.25	140,948.25	88,182.41	4,351.14	3,968,860.05

TRUST COMPANIES DEALING IN REAL ESTATE SECURITIES.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1880.

NAMES OF COMPANIES.	ASSETS.						LIABILITIES.						
	Real Estate.	Mortgages, Loans, and Notes.	Due from Bankers, Cash, and Cash Items.	Interest Due, and Other Claims.	Corporation Bonds.	Expense, Insurance, Taxes, Safe, etc.	Total Assets.	Capital Stock.	Deposits.	Outstanding Bonds, Certificates, and Coupons.	Interest, Sundry Creditors, etc.	Surplus, Earnings, Dividends Unpaid, etc.	Total Liabilities.
Equitable Trust Co., New London,	2,084,872.47	2,144,978.62	141,720.20	246,048.60		47,431.74	4,665,046.63	1,500,000		2,831,910.95	61,458.86	271,676.82	4,665,046.63
Middlesex Banking Co., Middletown,	23,794.76	19,310.35	5,129.88	2,524.24		8,665.59	59,424.82	50,000			4,700.00	4,724.82	59,424.82
Thames Loan and Trust Co., Norwich,	6,000.00	145,656.85	9,211.99		6,100.08	1,986.12	168,955.04	100,000	29,223.41		1,200.19	38,531.44	168,955.04
Totals,	2,114,667.23	2,309,940.82	156,062.07	248,572.84	6,100.08	58,083.45	4,893,426.49	1,650,000	29,223.41	2,831,910.95	67,369.05	314,933.08	4,898,426.49

ABSTRACT OF REPORTS OF SAVINGS BANKS,

From 1853 to 1880 inclusive.

Year.	Number of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and in Stocks.	Real Estate, including Banking Houses.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1853	23	50,850	\$8,764,645	\$994	\$4,656,849	\$2,502,226		\$1,481,732	\$29,248	\$317,763	\$8,987,819	\$222,179
1854	26	54,589	9,655,746	4,340	5,379,869	2,439,047		1,880,776	28,866	124,764	9,853,322	193,236
1855	27	57,708	10,844,933	4,780	6,014,226	2,429,212		2,440,062	28,827	137,530	11,049,857	199,144
1856	29	61,186	12,162,136	6,809	6,871,305	2,932,728		2,445,126	45,181	371,172	12,533,308	364,363
1857	29	62,039	12,562,594	3,448	7,408,773	2,541,790		2,107,715	22,000	797,714	12,878,053	312,011
1858	35	66,709	14,052,181	8,448	8,788,566	2,217,977		2,228,984	22,000	1,218,550	14,467,270	407,361
1859	37	75,792	16,565,283	10,080	10,409,542	2,770,519		2,290,404	28,900	1,443,959	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,293		2,274,463	49,137	1,328,426	19,852,897	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,429		2,343,699	188,914	2,117,293	20,539,758	546,543
1862	49	103,727	23,146,936	19,048	13,580,291	2,478,550	\$2,507,919	2,386,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,681	26,954,802	45,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,254	12,831,399	3,141,593	7,109,648	2,734,865	220,901	5,048,739	31,087,145	1,883,603
1865	50	107,572	27,319,013	80,191	11,491,197	2,732,242	8,194,220	2,826,492	194,239	3,433,061	28,891,454	1,492,250
1866	53	126,823	31,180,390	78,330	13,268,487	3,230,046	9,180,943	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	10,191,713	3,590,895	234,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,681	43,775	21,031,619	4,570,204	10,585,029	3,678,073	307,578	4,376,963	44,549,466	2,702,008
1869	58	165,692	47,904,834	120,462	26,081,162	5,601,305	9,138,484	3,968,855	385,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	7,133,436	9,877,706	412,139	1,699,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,625,514	8,476,413	5,336,154	10,601,242	429,154	1,838,989	65,307,469	2,507,949
1872	78	201,742	68,523,397	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,754,557	71,271,395	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	4,039,564	11,695,325	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,012,492	4,141,645	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,060,709	4,974,423	10,554,859	574,743	3,009,702	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	55,403,988	4,715,266	6,067,656	12,180,119	767,218	2,202,380	81,336,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,260	11,762,279	2,208,474	2,322,464	80,273,938	2,649,701
1878	86	199,795	72,515,468	657,017	48,142,697	3,601,176	6,780,564	11,532,292	3,707,133	2,260,740	76,024,606	2,852,120
1879	86	202,385	72,842,443	536,185	45,108,803	3,388,065	8,163,695	11,691,003	4,959,119	2,931,131	76,241,816	2,863,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,300,209	7,245,223	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566

L A W S

RELATING TO

BANKS, TRUST COMPANIES,

AND

SAVINGS BANKS.

L A W S.

[The changes rendered necessary by subsequent legislation in the General Statutes—Revision 1875—have been made in this compilation.]

TITLE XVII. PRIVATE CORPORATIONS.

PART II.

BANKS AND TRUST COMPANIES.

- ARTICLE I. General Provisions.
ARTICLE II. Directors and Cashiers.
ARTICLE III. Bank Commissioners.
ARTICLE IV. Closing Business of Banks.
ARTICLE V. Bank Organizing under United States Laws.

ARTICLE I.

GENERAL PROVISIONS.

SECTION

1. Banks organized under Act of 1852.
2. Reserve Fund of cash or bonds.
3. Dividends, loans, and agencies.
4. Loans to one person limited.
5. No discount of paper indorsed by cashier or clerk.
6. Loans out of the State.
7. Counterfeit bills to be marked.
8. Counterfeit coin to be seized.
9. Bills erroneously marked; return to be made.

SECTION

10. Subscription to stock by State or charitable society.
11. Commissioner of School Fund and Treasurer may examine banks in which School Fund or State has stock.
12. Stockholders may examine.
13. What stock may not be voted on.
14. Proxy voting.
15. Officers may not vote on proxies.
16. Commissioner of School Fund and Treasurer may vote, when.

SECTION 1. All banks organized under the Act of 1852, entitled "An act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

1855.
Banks organized under Act of 1852.

1872.
Reserve fund of
cash or bonds.

SEC. 2. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock; but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

1837.
1842. 1872.
Dividends.

SEC. 3. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock,* nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

Loans on its
stock.
Agencies.

1855. 1862.
Loans to one
party limited.

SEC. 4. No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen *per cent.* of its capital stock actually paid in. The provisions of such bank charters, as limit the amount to be loaned to any one party to a sum less than fifteen *per cent.* of the capital actually paid in, are repealed; and every bank or trust company, which shall violate the provisions of this section, shall pay to the State not less than one thousand dollars.

1837.
Paper of cash-
iers and clerks.

SEC. 5. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

1859.
Loans out of
the State.

SEC. 6. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

1863.
Officers of
banks required
to mark all
counterfeit
bills, &c.

SEC. 7. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

Bills erroneous-
ly stamped.

SEC. 8. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

Amount re-
turned to Com-
missioners.

Counterfeit coin
to be seized.

SEC. 9. When any false and counterfeit coin, made in imitation of any current gold or silver coin, shall be offered to the

* Such loan may be good between the parties. 26 Conn., 144.

cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to this State.

SEC. 10. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten *per cent.* of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall be not transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.*

SEC. 11. The Commissioner of the School Fund may at any time examine the books and accounts of any bank, in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

SEC. 12. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

SEC. 13. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person, who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

SEC. 14. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without the power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his

1855. 1857.
Charitable
subscriptions.

1836.
Commissioner
of School Fund
and Treasurer
may examine
banks in which
School Fund or
State has stock.

1842.
Stockholders
may examine
condition of
bank.

1840. 1842.
What stock may
not be voted on.

1859.
When stock-
holder shall file
his affidavit.

* Act of 1855 applies only to banks organized under the Act of 1852. 26 Conn., 60.
Non-transferable stock entitled to an equal dividend. 26 Conn., 269.

affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

1839.
When president
or cashier not to
vote on proxies.

SEC. 15. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

1837.
When Commis-
sioner of School
Fund and Treas-
urer may vote.

SEC. 16. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

ARTICLE II.

DIRECTORS AND CASHIERS.

SECTION

1. Who may not be directors.
2. Indebtedness of directors.
3. Not to indorse for compensation.
4. Dividends made by yeas and nays.
5. Reduction of capital.
6. State directors.

SECTION

7. Resignation of State director.
8. Cashier to give bonds.
9. Unclaimed dividends.
10. Quarterly statements.
11. Annual statements.

1837. 1840.
Who may not
be directors.

SECTION 1. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

1858.
To what
amount direct-
ors may be
indebted.

SEC. 2. No director in any bank shall be obligated to such bank to an amount exceeding five *per cent.* of its capital actually paid in; and no bank shall permit its directors to become obligated to it, to an amount at any one time exceeding in the whole the sum of twenty *per cent.* on its capital stock actually paid in. Any bank which shall violate the provisions of this section, shall forfeit to this State not less than five hundred nor more than one thousand dollars.

1837.
Penalty for in-
dorsing notes
for a premium.

SEC. 3. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank he shall forfeit to the State the full amount of such paper.

1842.
Dividends to be
declared by yeas
and nays.

SEC. 4. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remain-

ing after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend, not in conformity with the provisions of this section, shall be fined five hundred dollars, for which they shall be jointly and severally liable.

SEC. 5. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved, such reduction shall thereupon be valid. 1842.
Reduction of
capital.

SEC. 6. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be annually appointed by the General Assembly. 1839.
State directors.

SEC. 7. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly. 1853.
Resignation of
State director.

SEC. 8. If any cashier shall neglect to give the bond required by law, for thirty days after his appointment, his office shall become vacant. Cashiers to give
bond.

SEC. 9. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, and the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located. 1837.
Unclaimed divi-
dends.

SEC. 10. The cashiers of all banks, and the treasurers of all trust companies, shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average of specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located. 1855. 1858.
Quarterly state-
ments to Bank
Commissioners.

1871.
1872. 1873.
Annual state-
ment to Bank
Commissioners.

SEC. 11. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance sheet, showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds, and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

ARTICLE III.

BANK COMMISSIONERS.

SECTION

- 1. Duties and powers.
- 2. Report to General Assembly: complaint to State's Attorney.

SECTION

- 3. Salary, how paid and apportioned.

1844. 1872.
Duties and
powers.

SECTION 1. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such Commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the Commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

May compel
testimony.

SEC. 2. The Commissioners shall annually report to the General Assembly the condition of all such institutions examined by them, with such recommendations as they may deem proper; and shall also report to the General Assembly, and to the State's Attorney in the county where any such institution is located, any violation of law by it or any of its officers.

1867.
Report to the
General Assem-
bly.

SEC. 3. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned to it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

1872.
Fund for their
salary, whence
derived.

Penalty on
banks, etc.,
neglecting or
refusing to pay.

[From Title III, Chapter I, Part VIII, as amended by the Act of March 22, 1877.]

SECTION 1. Two Bank Commissioners, whose powers and duties shall be those specified in Chapter II of Title XVII, shall be appointed by the Governor, one annually, to hold office for two years, and until their successors are appointed and qualified; and he shall also fill any vacancy for any unexpired term. No officer of any bank, savings bank, or trust company, shall be eligible to said office; and if any Bank Commissioner at any time shall become indebted or obligated to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business, or in the negotiation of loans for others, his office shall become vacant. The cashier of every bank and the treasurer of every savings bank or trust company to which a Bank Commissioner shall become indebted or obligated, shall forthwith give notice thereof to the Governor.

1837. 1874.
1877.
Appointment,
term of office,
and disqualifi-
cations.

Bank officers to
give notice of
indebtedness.

ARTICLE IV.

CLOSING BUSINESS OF BANKS.

SECTION	SECTION
1. Forfeiture of charter; injunction; receivers.	4. Assets, how appropriated.
2. Receivers on petition of stockholders.	5. Fraudulent preferences to creditors void.
3. Destruction of bank bills and plates of bills.	6. Refusal to surrender assets.

1837.
Complaint for
forfeiture of
charter.

SECTION 1. When, in the opinion of the Bank Commissioners, the charter of any bank shall be forfeited, or the public are in danger of being defrauded by any bank, said Commissioners, or the State's Attorney in the county in which it is situated, shall prefer a complaint to the Superior Court for such county, as a court of equity, if in session, or if not to a judge of the Supreme Court of Errors, praying that such bank may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of; whereupon said court or judge shall forthwith issue a citation to said bank, to be served upon the president, a majority of the directors, and the cashier, by leaving a true and attested copy with each, or at his last usual place of abode, if within this State, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if, upon the hearing, said court or judge shall be of opinion that the charter of such bank is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, enjoining them from proceeding in transacting its business, and appoint not exceeding three disinterested persons to be receivers of such bank; and said court, at any term subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank to be null and void.

Receivers.

1867.
Receivers on
petition of
stockholders.

SEC. 2. Receivers of any bank whose capital is impaired may be appointed by the Superior Court for the county in which such bank is located, on the petition of the holders of a majority of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank should be closed.

1858.
Notes and
plates of bank
to be destroyed
on application
of receiver.

SEC. 3. Receivers appointed under the provisions of this part may apply to a judge of the Superior Court for an order in relation to the disposition to be made of the circulating notes, and the note plates of such bank, who may, and in case of a perpetual injunction against the further transaction of business by the bank,

or the repeal of its charter, shall order said plates and notes to be destroyed.

SEC. 4. The avails of the property of the bank shall be appropriated ratably to the payment, first, of the charges and expenses of settling its concerns; secondly, of the circulating notes; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or School Fund; fifthly, to the payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

Avails of the property of bank, how appropriated.

SEC. 5. All payments and conveyances made by any such bank in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in manner as hereinbefore prescribed, shall be utterly void.

What payments and conveyances are void.

SEC. 6. Any person who shall willfully neglect or refuse to deliver to the receivers, on demand, books, papers, or any evidences of title or debt, or property belonging to said bank, in his possession or under his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

Refusal to surrender assets.

ARTICLE V.

BANKS ORGANIZING UNDER UNITED STATES LAWS.

SECTION	SECTION
1. Rights not terminated but suspended.	6. Officers of national banks to hold over.
2. Stockholders not dissenting, to be such in national bank.	7. Duty of banks resuming chartered powers.
3. Stock of deceased or incapable person, how represented.	8. Non-transferable stock, when transferable.
4. Stockholders dissenting, to be paid up.	9. Notice to Comptroller of conversion.
5. Holders of non-transferable stock to be paid part of any surplus.	

SECTION 1. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate

1863. Corporate rights not terminated, but suspended.

1868.
Actions.

powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may, at any time after the expiration of said three years, convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

1865.
Stockholders
not dissenting,
to be stockhold-
ers in the na-
tional bank.

SEC. 2. When any bank has been, or shall be, converted into a national banking association, every stockholder who does not signify to such bank, in writing, his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him, or at his usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

Stock of de-
ceased persons,
and others, how
represented.

SEC. 3. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control, in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

Persons not be-
coming stock-
holders to be
paid for their
stock.

SEC. 4. Any stockholder in a bank so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

1865.
Surplus, rights
of holders of
non-transfer-
able stock in.

SEC. 5. Every bank which shall have been converted into a national banking association, in which, at the time of its conversion, this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

Officers to con-
tinue.

SEC. 6. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

SEC. 7. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required in the eleventh section of Article II of this Part.

Duty on resuming chartered powers.

SEC. 8. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the Treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, it, at the expiration of said thirty days, shall be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

Non-transferable stock, when to become transferable.

Owner declining to become a stockholder, may withdraw the same.

The amount, how recoverable.

SEC. 9. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; and any such bank failing to give such notice, or to comply with any of the provisions of this Article applicable to such bank, shall be deemed to have surrendered its charter, and the same shall be thenceforth considered as revoked, except so far as the same shall remain in force by virtue of the first section of this Article.

Notice to Comptroller.

PART III.

SAVINGS BANKS.

SECTION

1. Only three officers to be officers in banks of discount.
2. Deposits, how invested.
3. One name paper.
4. Record of directors consenting to loans, etc.
5. Deposits by individuals limited.
6. Auditors.
7. Compensation of president.
8. Liability of officers.
9. Earnings divided, and surplus reserved.

SECTION

10. Interest on deposits by savings banks.
11. Officer not to be a borrower, etc.
12. Notice of meetings.
13. Treasurer to give bonds, etc.
14. Returns to Bank Commissioners.
15. Corporator, how removed.
16. Vacancies in office, how filled.
17. Commissioners to visit with United States Examiner.
18. Proceedings in insolvency.
19. General penalty.

1874.
Officers of
banks of dis-
count, when not
to be officers of
savings banks.

SECTION 1. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

[Section 2 repealed by act of March 18, 1880.]

1873.
One name pa-
per.

SEC. 3. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

1874.
Record of con-
sent of directors
to loan or in-
vestment.

SEC. 4. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

1850. 1872.
Deposits of in-
dividuals lim-
ited.

SEC. 5. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

[Section 6 repealed by act of March 7, 1877.]

1868. 1873.
Compensation
of presidents.

SEC. 7. Savings banks whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

1867.
Officers, when
liable.

SEC. 8. The directors, managers, or trustees of any savings bank, assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to said savings bank for any loss which may result therefrom.

[Section 9 repealed by act of March 13, 1877.]

[Section 10 repealed by act of March 23, 1877.]

SEC. 11. No officer of a savings bank shall be a borrower, or ^{1874.} Officer not to be a borrower, etc. surety for a borrower, of any of its funds; nor receive any money or valuable thing for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

SEC. 12. The treasurer of each savings bank shall, at least ten ^{1870.} Notices of meetings. days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall pay one hundred dollars to the town where such bank is located.

SEC. 13. The treasurer of each savings bank shall give bonds ^{1860.} Treasurers to give bonds. with surety, to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and kept by the president thereof; and no president, director, or trustee of any such savings bank shall be surety in the bond of such treasurer. ^{1874.} President nor director to be surety.

[Section 14 repealed by act of March 7, 1878.]

SEC. 15. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting. ^{1871.} Corporator, how removed.

SEC. 16. The directors, managers, or trustees of savings banks may fill any vacancy in any office, and the person chosen to fill the same shall hold said office till another is chosen in his stead; and when any officer cannot perform the duties of his office they may appoint an assistant to him during their pleasure, until the next annual meeting of said corporation, who shall have the same powers and duties as such officer. ^{Vacancies in offices, how filled.}

SEC. 17. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association. at the same time the United States Examiner shall visit it. ^{1871.} Commissioners to visit with United States Examiner.

SEC. 18. The provisions of Article IV of Part II of this Chapter, in regard to closing the business of banks, and the distribution of their assets, shall, so far as possible, be applied to savings banks. ^{1873.} Proceedings in insolvency.

SEC. 19. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided or provision made, shall be fined not less than one hundred dollars, nor more than five hundred dollars. ^{General penalty.}

TITLE XXII.—Provisions for Defining and Establishing the General Statutes.

Defining the terms "banks" and "savings banks."

SECTION 8. As used in these General Statutes . . . the term "banks" shall include all incorporated banks; the term "savings banks" shall include savings banks, societies for savings, and savings societies.

[An Act relating to Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened :

1875.
Rate of interest which savings banks may take.

SECTION 1. No savings bank or savings society in this State shall demand or receive on any loan, now or hereafter to be made by said savings bank or society, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money paid by said bank or society for insurance on property mortgaged to them, shall not be deemed a violation of this act.

[The foregoing section is given as amended by the act of March 12, 1877.]

[Section 2 repealed by act of March 27, 1878.]

1875.
Repeal of special privileges.

SEC. 3. All special acts granting special privileges to any savings bank or savings society, heretofore passed, are hereby repealed.

Certain loans confirmed.

SEC. 4. All loans made by any savings bank or savings society, on or before the first day of January, 1875, upon which interest has been taken in advance for a period of six months, or for a shorter period, at any one time, are hereby ratified, confirmed, and declared to be legal and valid.

SEC. 5. This act shall take effect from its passage.

SEC. 6. All acts or parts of acts inconsistent herewith are hereby repealed.

Approved, May 26, 1875.

[An Act Relating to Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened :

[Section 1 and 2 repealed by act of March 23, 1877.]

Returns by receivers of savings banks.

SECTION 3. The receivers of any savings bank heretofore appointed, or which hereafter may be appointed by judicial authority,

shall, on or before the tenth day of July next after such appointment, and annually thereafter so long as said receivers remain in charge and administration of the assets of such bank, render to the Bank Commissioners a sworn statement of all the assets of said bank, containing, so far as possible, a detailed enumeration thereof, with their cash values.

SEC. 4. Any receiver or receivers who shall fail to make the Penalty. return required by the preceding section, shall forfeit to the State a penalty of five hundred dollars.

SEC. 5. This act shall take effect from its passage, and the When this act takes effect. reports made by the savings banks of the amount of their deposits on the first day of July, 1875, and the taxes assessed on the same, shall be made and assessed under the provisions of this act.

Approved, July 8, 1875.

[An Act Relating to Savings Banks.]

Be it enacted by the Senate and House of Representatives 'in General Assembly convened:

SECTION 1. That when any loan is made by any savings bank Loans by savings banks on real estate to be appraised. or savings society, upon real estate security, the property mortgaged to secure such loan shall be appraised by two or more suitable persons, who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

SEC. 2. That no savings bank or savings society having more Loans on personal security. than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest more than three per cent. of its deposits at the time of making such loan.

Approved, July 23, 1875.

[An Act in Addition to an Act Relating to Receivers.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Upon the appointment of receivers for any incorporated bank, savings bank, or trust company, the court making such appointment shall, in the absence of any statutory provision therefor, limit the time within which all claims against such cor- Limitation of time for presenting claims to receivers of banks, etc. Gen. Stat., p. 288.

poration shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

Reception of
claims by said
receivers.

SEC. 2. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claims or any part thereof, may after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

Appeals.

Inventory of
assets.

SEC. 3. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands, as such receivers, subject to the order of said court, shall convert the same into money with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation: *provided, however*, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which

Claim against
an officer for
breach of trust
not to be com-
promised.

they shall execute their trust. Said court may from time to time, of its own motion or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right administration and final settlement of such estate according to law.

SEC. 4. No claim in favor of such corporation not barred by the statute of limitation at the time of serving the citation on said corporation for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation. Claims in favor of the corporation not barred, when.

SEC. 5. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in section one, article four, part two, chapter two, title seventeen of the general statutes, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated, shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved. Dissolution of attachment, etc., on such corporation. Gen. Statutes, p. 288.

SEC. 6. Any judge of the supreme court of errors may exercise all the powers of the superior court included in the preceding sections, whenever the superior court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said superior court. Judge of supreme court may act, when.

Approved, July 23, 1875.

[An Act in addition to and in Amendment of an Act relating to Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. All loans and investments by savings banks, in United States bonds, bonds of this State, and the bonds of any of the counties, towns, cities, boroughs, and school districts of this State, shall be classed in the returns of the treasurers of said savings banks as real estate for the purposes of loans. Treasurers of savings banks in their returns to class certain investments as real estate.

SEC. 2. Power is hereby given to the directors of savings banks, in declaring dividends, to discriminate between deposits of two Savings banks may discriminate in declaring dividends.

thousand dollars and less and those over that sum; such discrimination shall not exceed one per cent. per annum, and if at any time a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which are less than two thousand dollars.

Repeal.

SEC. 3. All acts and parts of acts inconsistent herewith are hereby repealed.

When takes effect.

SEC. 4. This act shall take effect from its passage.

Approved, June 28, 1876.

[An Act to Provide for the Election of Directors of Corporations.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Who eligible as a bank director.

Any one of the directors or executive officers of any corporation incorporated by the laws of this state, owning stock in any of the banks or other corporations of this state, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of the stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation: *provided, however*, that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

Approved, June 28, 1876.

[An Act to amend the General Statutes in relation to the Reports of
Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Auditors of savings banks.

SECTION 1. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement showing the true condition thereof, on the first day of October in each year, which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

[Section 2 repealed by act of March 27, 1878.]

[Section 3 repeals acts omitted in this compilation.]

Approved, March 7, 1877.

[An Act in relation to Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. The net income of any savings bank in excess of a sum equal to one-eighth* of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors. Savings bank dividends regulated.

SEC. 2. No savings bank shall make any dividend, except as provided in section one of this act, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; but any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits. Savings banks required to keep a surplus fund.

[Section 3 repeals a section of a law omitted in this compilation.]

Approved, March 13, 1877.

[An Act concerning Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding: *provided, however,* this act shall not apply to the deposit made by any person known to said bank to be living. Annual returns to be made of those who have not increased or diminished their deposits for twenty years.

SEC. 2. The comptroller shall communicate the statements hereinbefore provided, which have been delivered to him, to the succeeding session of the General Assembly thereafter, and on or before the third day thereof. Comptroller to report to general assembly.

Approved, March 13, 1878.

* As amended by act of March 12, 1880.

[An Act Relating to Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Returns by and
tax on savings
banks.

SECTION 1. The treasurer of each savings bank or savings society in this State shall, on or before the tenth day of January, A.D. 1879, and annually thereafter, on or before said day, deliver to the comptroller of this State a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every such savings bank or savings society shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per centum on the amount of its deposits, exclusive of surplus, deducting, however, from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year, beginning with the month of January, 1879; and said tax shall be in lieu of all other taxes upon said savings banks or savings societies, their deposits and surplus, except upon the real estate owned by them beyond what is required and used by them for the transaction of their appropriate business.

Powers of board
of equalization.

SEC. 2. The board of equalization shall have the same powers in regard to the returns required by section 27 as are conferred upon them by section 11 of chapter v, title xii, of the general statutes of 1875, in regard to the returns therein named.

United States
taxes may be
charged to
depositors.

SEC. 3. All taxes paid by the savings banks or savings societies of this State to the United States may be proportionately charged by said savings banks or savings societies to those depositors upon whose deposits said taxes are paid.

Penalty for
violation of
law relating to
savings banks.

SEC. 4. Any officer, director, or trustee of any savings bank or savings society who shall intentionally violate any of the provisions of the statute law of this State relating to savings banks shall be punished by a fine of not less than one hundred nor more than one thousand dollars, at the discretion of the court before whom the offense is tried, and it shall be the duty of the State's Attorney for the county where such bank or society is located to prosecute such violation on complaint thereof by the Bank Commissioners.

[Section 5 repeals certain acts and parts of acts which are omitted in this compilation.]

Approved, March 27, 1878.

[An Act Relating to Receivers of Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened :

That it shall be the duty of all receivers of savings banks heretofore appointed, or which may hereafter be appointed, to include in the reports required by law to be made by them to the Bank Commissioners a statement in detail of the expenses incurred by them in the administration of the affairs of such bank, including an estimate of the amount which they will ask the superior court to allow for their own services during the time covered by such report, and the first statement hereafter made by such receivers shall include in detail as aforesaid such expenses and estimated charges for the whole period of time elapsed since their appointment.

Reports made
by receivers of
savings banks.

Approved, March 27, 1878.

[An Act Relating to Returns of Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

Statement of
condition of
savings banks
to be made
annually.

[Section 2 repeals part of a public act which is omitted in this compilation.]

Approved, March 27, 1878.

[An Act in addition to an Act concerning Private Corporations.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Closing business of trust companies. Gen. Stat., p. 288.

SECTION 1. All the provisions of title seventeen, article four, of the general statutes relative to closing the business of banks are hereby extended to trust companies.

Acts of receivers confirmed.

SEC. 2. All appointments of receivers for any trust company, heretofore made by the superior court, are hereby validated and confirmed, and all the acts and doings of the said receivers so appointed, done, and performed in pursuance of the duties of their said appointment are hereby ratified and declared to be legal and binding upon all parties.

Duty of receivers. Acts 1878, p. 333.

SEC. 3. It shall be the duty of all receivers for trust companies, now in office or hereafter appointed, to make the same reports to the Bank Commissioners relative to their administration of the affairs of said trust companies and the expense thereof, as receivers of savings banks are now required to make to said Bank Commissioners, by the provisions of chapter one hundred and thirteen of the public acts of 1878.

SEC. 4. This act shall take effect from its passage.

Approved, March 4, 1879.

[An Act concerning Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Loans by savings banks to manufacturing or ecclesiastical corporations.

SECTION 1. That no loan shall hereafter be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this act shall be held individually responsible to the full extent of such loan.

Savings bank buildings.

SEC. 2. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

Approved, March 19, 1879.

[An Act fixing the Fees of Receivers of Banks, Savings Banks, and Trust Companies.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That the fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receiver or receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: *provided*, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

SEC. 2. That the act entitled "An Act fixing the Fees of Receivers of Banks, Savings Banks, and Trust Companies," approved March 27, 1879, be, and the same is hereby, repealed.

SEC. 3. This act shall take effect from its passage.

Approved, March 12, 1880.

[An Act Concerning Savings Banks, Banks, and Trust Companies.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That the cashiers of banks and the treasurers of trust companies shall severally give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and the bonds of such cashiers and treasurers, and the bonds of treasurers of savings banks now required by law to be given, shall forthwith be recorded at length in the books of said banks, savings banks, and trust companies respectively, and shall at all times be subject to the inspection of the bank commissioners.

SEC. 2. It shall be the duty of the president of every bank, savings bank, or trust company to safely keep the original bond or bonds so given as aforesaid.

Approved, March 12, 1880.

[An Act Concerning Savings Banks.]

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposits how to
be invested.

SECTION 1. Savings banks may employ not exceeding half of their deposits in making loans on personal security, and in the purchase of the public stock or bonds of the United States, of any of the New England states, of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Missouri, Kansas, or Nebraska, or of the District of Columbia, in the authorized bonds of any incorporated city in the New England states, of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo in the state of New York, Philadelphia in the state of Pennsylvania, Detroit in the state of Michigan, Cleveland, Columbus, Dayton, and Cincinnati in the state of Ohio, Chicago in the state of Illinois, Milwaukee in the state of Wisconsin, and St. Louis in the state of Missouri; also in the first mortgage bonds of any railroad company, located in any of the states aforesaid, which has paid dividends of not less than five per centum per annum regularly, on their entire capital stock, for a period of not less than five years next previous to the purchase of such bonds, or in the consolidated mortgage bonds of any railroad company chartered by this state, authorized to be issued to retire the entire bonded debt of said company, *provided* said company has paid dividends as aforesaid, or of any town or borough of this state, or in the stock of any bank in this state, New York city, or Boston, or in the stock of any trust company in the cities of Hartford or New Haven, and all other loans shall be

Mortgages to be
on lands in this
state.

Stafford and
Stonington
banks may loan
out of state.

secured by mortgage of unincumbered real estate, in this state, worth double the amount of the loan secured thereon; *provided* that the Stafford savings bank of the town of Stafford, and the Stonington savings bank of the town of Stonington, may loan, the former on land located in the county of Hampden, in the state of Massachusetts, the latter on land in the county of Washington, in the state of Rhode Island.

Bonds which
may be classed
with loans on
real estate.

SEC. 2. That investments in United States bonds, in bonds of this state, in bonds of towns, cities, boroughs, and school districts in this state may be classed with loans upon real estate, for the purpose of determining the proportion of loans required upon such estate.

SEC. 3. That section two, part three of chapter two, title sev-^{Repealing acts}
enteen of the general statutes, and chapter seventy-eight, entitled,^{named.}
“An act in amendment of an act relating to savings banks,” ap-
proved July 23, 1875, be, and the same are hereby, repealed.

SEC. 4. This act shall take effect from its passage.

Approved, March 18, 1880.

UNITED STATES LAW.

An Act to Amend the Laws Relating to Internal Revenue.

Be it enacted, etc. * * * *

Insolvent bank
not to pay tax.

SECTION 22. That whenever and after any bank has ceased to do business by reason of insolvency or bankruptcy, no tax shall be assessed or collected, or paid into the Treasury of the United States on account of such bank, which shall diminish the assets thereof necessary for the full payment of all its depositors; and such tax shall be abated from such national banks as are found by the Comptroller of the Currency to be insolvent; and the Commissioner of Internal Revenue, when the facts shall so appear to him, is authorized to remit so much of said tax against insolvent State and savings banks as shall be found to affect the claims of their depositors.

Relating to tax
on savings
banks having
no capital
stock.

That in making further collections of internal revenue taxes on bank deposits, no savings bank, recognized as such by the laws of its State, and having no capital stock, shall on account of mercantile or business deposits heretofore received, upon which no interest has been allowed to the parties making such deposits, be denied the exemptions allowed to savings banks having no capital stock and doing no other business than receiving deposits to be loaned or invested for the sole benefit of the parties making such deposits, without profit or compensation to the banks, if such bank has paid the lawful tax upon the entire average amount of such business or mercantile deposits; but nothing in this section shall be construed to extend said exemptions to deposits hereafter made, or in any way to affect the liability of such deposits to taxation.

That section thirty-four hundred and eight of the Revised Statutes be amended by striking out all after the thirtieth line, and inserting the following:

Exemptions
from U. S. tax.

"Associations or companies known as provident institutions, savings banks, savings funds, or savings institutions doing no other business than receiving and loaning or investing savings deposits shall be exempt from tax on so much of such deposits as they have invested in securities of the United States, and on two thousand dollars of savings deposits and nothing in excess thereof, made in the name of and belonging to any one person."

That all laws and parts of laws inconsistent with the provisions of this section be, and the same are hereby, repealed. * * *

Approved, March 1, 1879.

SYNOPSIS OF DECISIONS
OF THE
SUPREME COURT OF ERRORS OF CONNECTICUT.
RELATING TO SAVINGS BANKS.

DEPOSITS IN TRUST.

A widow with a considerable estate and no children deposited in a savings bank \$250 in her own name as trustee for a boy thirteen years of age, whose parents were near neighbors and friends, and who was accustomed to do errands for her. Shortly after making the deposit she told the boy's parents that she had deposited that amount in the savings bank for their son, and again alluding to it remarked that it would be needed for his education. She kept the bank book herself, and two years thereafter drew out a part of the money, and a year later the balance with accrued interest, signing receipts in her own name, and appropriating the money to her own use. She died four years later, leaving a will in which no allusion was made to the deposit, and nothing was given to the boy. It was found by the court below that at the time she made the deposit she intended to make a gift, to take effect either then or at some future time. Held that she made a complete gift at the time of the deposit, and could not afterwards revoke it. Held also, that the trust was to be regarded upon the facts as only for the boy's minority, and that upon his becoming of age the legal title would vest in him without any further act to end the trust.—*Minor vs. Rogers*, 40 Conn. Reports, p. 512.

DEPOSITS TO THE CREDIT OF ANOTHER.

A woman deposited \$460 in a savings bank for E. K., her niece, the deposit being placed to the credit on the books of the bank of "E. K.—M. K. guardian;" she at the same time informing the guardian of her niece that she had made such deposit. A bank book was delivered to her by the bank with the deposit so entered, but she retained possession of it, and afterwards had the money transferred back to

her by the guardian. The court below found that at the time the deposit was made she intended it as a gift to her niece. Held to be a complete gift, and beyond the power of revocation.—*Kerrigan vs. Rantigan*, 43 Conn. Reports, p. 17.

PAYMENT OF DEPOSITS ON 'FORGED ORDER.

A savings bank paid money on an order to a person who brought with it the depositor's bank book. It proved that the order was forged and that the bank book had been stolen. The savings bank had a standing rule, on account of the difficulty of identifying its depositors, that any person bringing the bank book of a depositor should, in the absence of suspicious circumstances, be taken to be the depositor, or to have an order from him; and the book contained in conspicuous letters on the cover the following notice: "Caution to depositors. This book should be preserved with great care. If it should be lost, give immediate information at this office." The by-laws of the bank were also printed on the cover of the book, one of which was as follows: "Payment on deposits shall be made only to the depositor or his order, or to his legal representatives, on the presentation of the depositor's book." The depositor had no actual notice of the rule of the bank except what would be conveyed by this by-law and caution. Held, in an action brought against the bank by the depositor to recover the amount paid out on the forged order, that the bank could not avail itself of that payment in defense, and that the plaintiff is entitled to recover. Had the book contained this further notice, that the presentation of the book shall be taken to be full authority for paying the money, and this rule been brought distinctly to the knowledge of the depositor, and assented to by him, the bank would have been justified in the payment on the forged order.—*Eaves vs. People's Savings Bank*, 27 Conn., p. 229.

SCALING DEPOSITS.

A savings bank in the course of its business met with a loss equal to 24 per cent. of its deposits, which sum was by vote of the directors apportioned *pro rata* among the depositors, and this action of the directors was afterwards validated and confirmed by resolve of the General Assembly. In an action by a depositor to recover his *pro rata* share of such loss, it was held that the defendant was merely the agent of the plaintiff to receive and hold his money, that the loss was occasioned by the plaintiff's own act through the instrumentality of his agent, and that independently of the resolve of the General Assembly he was not entitled to recover.—*Bunnell vs. Collinsville Sav. Soc.*, 39 Conn. Reports, p. 203.

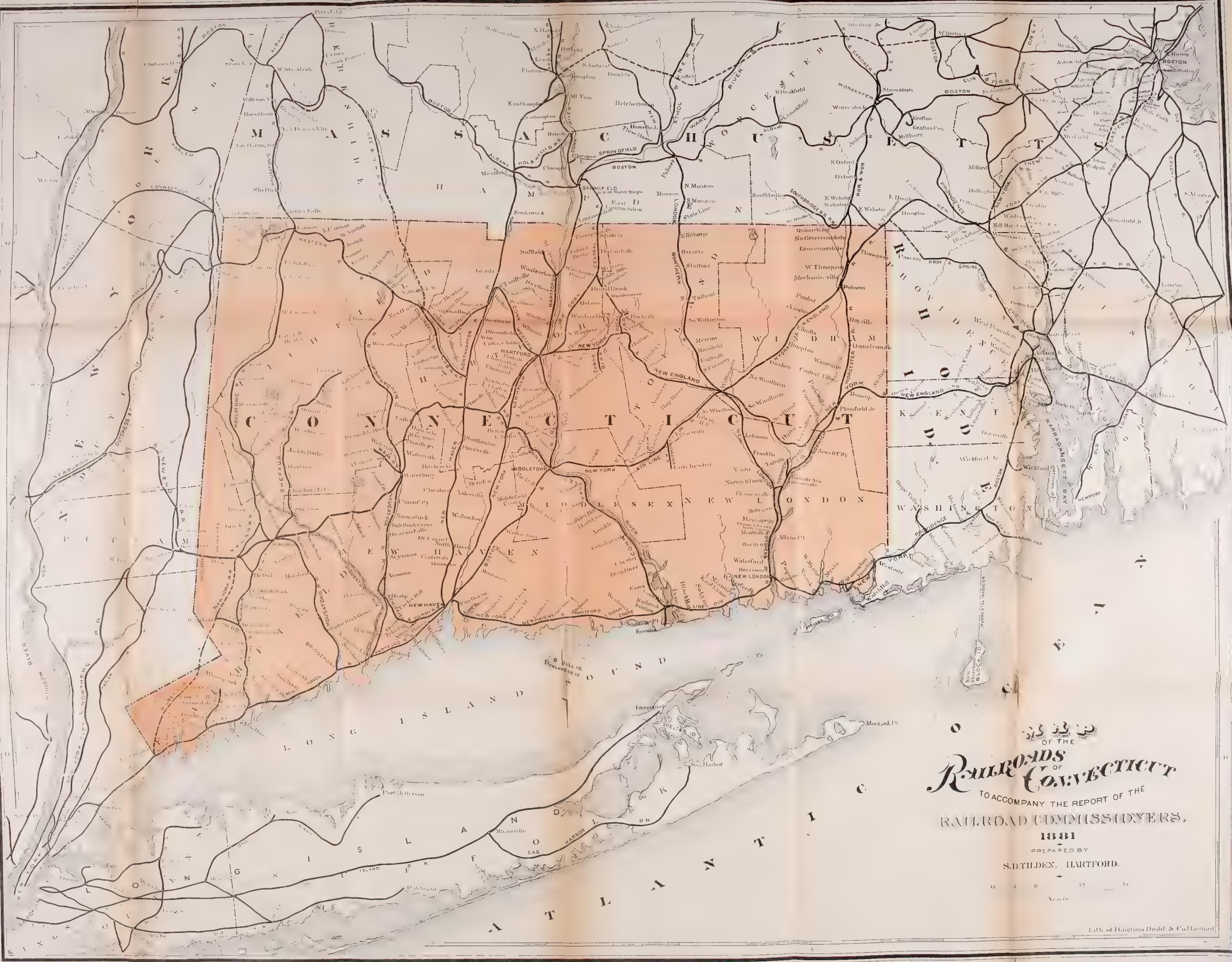
SET-OFF.

A depositor in a savings bank who is also a debtor to the bank as a borrower of its funds, cannot . . . set off the amount of his deposits against his indebtedness. When, however, a man indebted to a savings bank as borrower deposited an amount less than the debt, intending to use the money so deposited for a payment upon the debt, it was held that the amount deposited could be set off against the debt. A savings bank is an agent for the depositors, receiving and loaning their money, and its losses are their losses, and are to be borne by them equally to their interest.—*Osborn vs. Byrne*, 43 Conn. Reports, p. 155.

TREASURER'S BOND.

The treasurer of a savings association appointed in 1851 was annually re-appointed until 1858. Upon his first appointment he gave bond with sureties for the faithful discharge of the duties of his office, and no new bond was afterwards given. He committed no default until after his re-appointment in 1856. By the constitution of the corporation the directors were to be appointed annually, and they were to appoint the treasurer and other officers—all the officers of the corporation to continue in office until the next annual meeting, and until others should be elected in their stead. Held, that the office was an annual one, and that the obligation of the bond did not extend beyond the year for which the treasurer was first appointed. An official bond may be so drawn, in the case of an officer who is to be annually appointed, as to guarantee his fidelity while he remains in office under the first or successive appointments, but the language must be clear and definite, or the common law rule will control, and courts will treat it as an annual bond.—*Welch vs. Seymour*, 28 Conn. Reports, p. 387.





OF THE
Railroads of Connecticut
TO ACCOMPANY THE REPORT OF THE
RAILROAD COMMISSIONERS.
1881
PREPARED BY
S.D. TILDEN, HARTFORD.

1881.

TWENTY-EIGHTH ANNUAL REPORT

OF THE

RAILROAD COMMISSIONERS

OF THE

STATE OF CONNECTICUT,

TO WHICH ARE ADDED

STATISTICAL TABLES

COMPILED FROM THE

ANNUAL RETURNS FOR 1880 OF THE RAILROAD
COMPANIES OF THIS STATE.

Printed by Order of the Legislature.

HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.

1881.

State of Connecticut.

To the Honorable General Assembly of the State of Connecticut, January Session, A.D. 1881.

We herewith submit our report for the year 1880, being the twenty-eighth annual report of the Railroad Commissioners of this State.

The changes in management of our railroads, or in the organization of the companies, during the year, have been few. The Connecticut Valley railroad, which, since July 1, 1876, had been in the hands of a Trustee for the second or first mortgage bondholders, has been surrendered to the Hartford & Connecticut Valley Railroad Company, organized under the charter granted to the first mortgage Bondholders.

The Connecticut Western railroad, which, since May 23, 1877, had been under the management of a special organization of bondholders, authorized by the Legislature of 1877, was on the 28th of April last placed in charge of Hon. Tallmadge Baker, State Treasurer, as Trustee for the bondholders.

On the 1st of June, 1880, the Connecticut Central railroad was leased to the New York & New England Railroad Company for fifteen years.

EARNINGS.

The revival in business activity, the effect of which was first beginning to be felt at the close of the fiscal year embraced in our last report, has brought to our roads a large increase in income, though not so enormous as that of most of the western lines.

The gross income has amounted to \$12,390,878.51, an increase of \$1,378,627.94 over last year, or 12.5 per cent. The

gross earnings exceed by \$352,892.18 those of any previous year, the highest heretofore having been in 1873. In making a comparison between the passenger and freight earnings we find the freight earnings to have been more than \$1,000,000 in excess of those from passengers, the freight earnings having been \$6,245,899.85, and the passenger \$5,222,460.98, an increase of 18.03 per cent. in freight earnings, and 10.9 per cent. in passenger earnings.

For the first time in five years the passenger earnings show an increase over the preceding year, though not yet up to those of 1873, by some \$840,000. The freight earnings on the other hand exceed those of any previous year by over a million dollars.

It is a noticeable feature of the business of our railroad companies that the freight receipts, which until last year have always been exceeded by those from passengers, are now nearly 20 per cent. in excess. And this change has been chiefly in the business of two corporations, the New York, New Haven & Hartford, and the New York & New England.

Comparing 1873, the year of greatest prosperity heretofore, with 1880, we find that while in 1873 the passenger earnings of the New York, New Haven & Hartford, the great passenger road of the State, exceeded the freight earnings by nearly one hundred per cent., or to be exact, by 97.4 per cent., in 1880 they only exceeded the freight earnings by 41.5 per cent. In the case of the New York & New England, while in 1873 the passenger earnings of the Boston, Hartford & Erie, and and the Hartford, Providence & Fishkill, the predecessors of the New York & New England, exceeded the freight earnings by 4.7 per cent., yet in 1880 the freight earnings exceeded the passenger by 40 per cent.

OPERATING EXPENSES.

The operating expenses have also very largely increased, being \$7,686,414.20, an increase of \$967,408.53; the proportion of expenses to earnings being 62 per cent., a little over one per cent. more than last year.

NET EARNINGS.

The net earnings, therefore, though \$407,511.93 in excess of last year, being \$4,704,464.31, do not show any such large increase as the increase in gross earnings might lead us to expect, the increased expenses consuming a little over 70 per cent. of the increased gross earnings, and leaving the net earnings a little less than one per cent. more than last year. We do not, however, regard it as a matter of regret that the increased earnings have to so great an extent been consumed by the expenses, except so far, of course, as damages from accidents have consumed them.

During the years of depression, while nearly all our companies showed a commendable spirit in keeping up their roads to a high standard of safety, yet all postponed work not absolutely necessary for more prosperous times, the feeling being perhaps stronger with our dividend-paying companies than with the poorer ones, for the fear of losing caste by passing a dividend or lessening the per cent. is excessive, though perhaps natural, since the masses look at results rather than causes. As prosperity returns we are glad to see immediate increased expenditures in the line of increased facilities and more convenient and comfortable accommodations, and hope to see still more in the years to come.

There is another thing which, with added means, calls for additional outlay. In times of depression the reasonable employé shares without complaint the burdens with the employer, but with the return of prosperity he has a right to share in this, as he was compelled to share in the other. The principle applies alike to the rate of wages paid, and the amount of service required. Not only must the two be fairly balanced, but excessive overwork will not answer even with liberal compensation. An overworked man is an unsafe man and an irresponsible man. Whenever the amount of work required is so great, or the amount of pay so small, that the average employé is brought to feel that the only interest the employer has in him is to get the most work for the least money, he becomes demoralized both in mind and body, he ceases to feel any interest in his work, has no pride in the

road as "our road," and beyond a desire to avoid personal liability, cares not how his task is done, nor whether he retains his place, since he cannot be worse off anywhere. Then so-called accidents necessarily occur. That our State escaped the railroad riots of 1877 we then attributed in a large degree to the practical recognition of these principles by our companies, and urged the continued recognition of them as a safeguard for the future. In these days, when the increased volume of business, and public impatience of delay compels many and fast trains, freight as well as passenger, the liability to accidents is largely increased, and the number of them has become alarming, even more outside of our State than within.

More than ever before, then, is it important that our railroad employés should be respectable, self-respecting men, knowing and appreciating it when they are fairly treated, and showing it in their faithful devotion to duty. To secure and retain such men the inquiry cannot be, for how little can we fill the place, but the offer must be one of reasonable work and fair pay, and if to accomplish this the force must be increased and the pay-roll lengthened, no safer or more profitable investment of "surplus earnings" can be made.

That the net earnings of our roads are no greater, renders us safe from evils which are threatening the country through the western roads. Not only are combinations such as the world has never known proposed and consummated, but so great have been the earnings of some of the roads that the most liberal stock watering has been inaugurated as the only means to keep down the per cent. of dividends, capital stock being doubled without a pretense of any increase of permanent investment to justify it—purely water. Our own law on the subject of the increase of capital stock was passed, it is true, at a time when there was no temptation to water stock, but we believe it fairly represents the sentiment of our people on the subject, and while it is of course competent for the legislature at any time to disregard its provisions, yet we do not think any of our companies would be inclined to disregard it. At present certainly there is no indication of any such intent.

DIVIDENDS.

Nine companies paid \$2,539,295.70 in dividends, being nearly the same as last year, the rates varying from $2\frac{1}{2}$ per cent. on the Danbury & Norwalk to 10 per cent. on the New York, New Haven & Hartford, New York, Providence & Boston, and the Naugatuck.

EARNINGS AND EXPENSES PER MILE OPERATED.

The gross earnings per mile of road operated averaged \$260 more than last year, or \$8,773.92; the highest as heretofore being on the New York, New Haven & Hartford, \$28,591.03, a gain of \$2,340.92 from last year, and the lowest \$1,706.45 on the New Canaan.

The gross expenses per mile operated averaged \$5,442.71. From \$15,979.58 on the New York, New Haven & Hartford, \$2,288.10 more than last year, down to \$883.59 on the New Canaan.

The net earnings per mile operated varied from \$12,611.44 on the New York, New Haven & Hartford to \$227.87 on the Connecticut Western, the average being \$3,331.21.

EARNINGS AND EXPENSES PER MILE RUN.

Of gross earnings per mile run, the New Haven & Derby continues to make the best showing, with \$2.60 per mile to \$0.78 on the New Canaan, the average being \$1.47, or eight cents more than last year.

The net earnings per mile run varied from \$0.065 cents on the Connecticut Western to \$1.19 on the Boston & New York Air Line, with an average of \$0.56.

The operating expenses per mile run varied from \$0.40 on the New Canaan to \$1.59 on the South Manchester, the average being \$0.91.

FUEL.

The average cost of fuel per train mile was ten and one-half cents, ranging from fifteen and one-half cents on the South Manchester down to five and one-half on the New Canaan.

The average cost of coal per ton was \$4.87, the lowest be-

ing \$3.81 on the New Canaan, and the highest \$6.86 on the Shepaug.

MAINTENANCE OF ROAD.

The average cost of maintenance per mile of road operated was \$964.36, varying from \$219.04 on the New Canaan road to \$5,288.65, on the South Manchester road, upon which the unusual amount of work in the way of permanent improvement commenced last year has been continued.

It may seem absurd to institute comparisons on any points between companies like the New York, New Haven & Hartford, operating 202 miles of road, and the New York & New England operating 316 miles, on the one hand, and the New Canaan with only its 8.3 miles and the South Manchester with its 2.25 miles on the other. But these comparisons are rather for contrast, and we know of no rule for selections. The inquirer who would go more into detail, or desires to compare road by road, must either examine the returns themselves or the tables prepared from them.

STOCK AND DEBT.

The Hartford & Connecticut Valley Railroad Company has not yet issued stock under the new organization. The other companies report the total amount of stock issued at \$45,388,700.00, and the debt at \$25,106,499.29; total \$70,495,199.29, the increase of \$3,628,690.40 in the debt being chiefly caused by the increase of the bonded debt of the New York & New England Railroad Company.

LENGTH OF ROADS.

The total length of all the roads in the State is 953.96 miles, the double track is 108.78 and the sidings 185.94; giving a total of 1,248.68 miles of single track.

CONSTRUCTION AND EQUIPMENT ACCOUNT.

The total of the construction and equipment accounts as reported is \$80,341,549.79, construction \$73,049,821.83, equipment \$7,291,727.97, the construction and equipment

account of the former Connecticut Valley Railroad Company being no longer reported.

PASSENGERS AND FREIGHT CARRIED.

The number of passengers carried shows a very large increase over last year, viz.: 2,185,577, nearly 23 per cent., the whole number being 11,723,633, or 917,508 more than ever before reported.

The mileage also has largely increased, being 246,160,377 as against 208,745,920 last year.

The freight carried amounted to 5,095,963 tons, an increase of 724,118 tons, or nearly 17 per cent. with a mileage of 228,572,007, an increase of 39,047,108 miles.

It will be observed that the passenger earnings have not increased at all in proportion to the increase in passengers carried.

STEEL RAILS.

There have been 54 miles of steel rails laid during the year in this State; the total number of miles now laid with steel is 613.41, or 58 per cent. of the whole. Satisfaction with the manner in which steel rails wear continues unabated, and no road with any considerable traffic, or expecting any, now lays anything but steel. The quality of iron rails deteriorated year after year as manufactured, and the fear that the same might prove true of steel has led to the strictest specifications in their manufacture and severest inspection when produced. In fact, it is claimed that the business of specifications and inspection has been overdone both in this country and in Europe, and that the falling test, which may be made so soon as the rails are cold at the mills, is all that is required and the best. Whether owing to the strict inspection kept up, or the ambition of manufacturers, or to the inherent character of the process, the Bessemer rail has not in any such marked manner deteriorated in quality, though costing but one-third of the former price. Steel rails sometimes break in a most startling manner, it is true, a remarkable instance of it occurring on the Cologne & Minden Railway, near Cologne, where on the 26th of December, 1879,

a rail broke into seventeen pieces under the passage of the Berlin express. Still the number of instances of the breaking of rails is not nearly so numerous since the introduction of steel as when iron rails only were used. The cost of steel rails has ranged about \$10 higher the past year than during the previous year, but as compared with iron the relative cost has been about the same, and we are glad to report that with one exception the new rails laid by any of our companies have been of steel.

TRAIN BRAKES.

One more company, the Danbury & Norwalk, has had its passenger equipment fitted with the Westinghouse Automatic Brake. The New Haven & Derby, the Shepaug, and the New Canaan still wholly neglect, and the Norwich & Worcester in part neglect to, adopt this appliance, in disregard alike of the demands of public safety, of wise management, and of our repeated recommendations.

TAXES.

As some of our companies extend the length of their lines out of the State the proportion of taxes which they pay into our State Treasury is lessened. On the other hand the increased market value of the stocks and bonds of all the companies keeps up the total amount of taxes to be paid by them, it having been \$357,000 the past year as against \$346,000 the year before.

It is possible that some action may be taken at the forthcoming session of the General Assembly for revising the whole system of taxation. If so, there can be little doubt but that in taxation of railroad companies the principle fully set forth in the report of the Committee on Taxation of Railroads and Railroad Securities, contained in our last report, should be adopted, of basing the taxes upon the gross receipts.

CONDITION OF THE ROADS.

BOSTON & NEW YORK AIR LINE RAILROAD.

Since our last report a new and substantial iron bridge of 110 feet span has been put in at Black Ledge, west of West Chester station, in place of the old Howe truss formerly there. The two pieces of trestle-work between Cobalt and Portland stations have been filled up with earth, and substantial stone abutments and bridges built to accommodate the road crossings underneath. The only wooden trestle now remaining is one of about two hundred feet in length, near East Hampton station, which it is the purpose of the company to fill up during the present winter. About thirty thousand new cross-ties have been put into the track during the past year, and we are informed that a contract has been made for eighteen hundred tons of steel rails, being a sufficient quantity to replace all the iron rails now on the track between New Haven and Willimantic, and enable the company to make a much needed renewal of iron on the Colchester branch, which continues to be operated as heretofore by this company.

The gross earnings of the road for the year under its agreement with the New York, New Haven & Hartford Railroad, by which it has received six per cent. of the aggregate gross earnings of both roads, show an increase of \$27,394.76, or 10.6 per cent. The operating expenses having been reduced \$15,357.87, the net earnings show an increase of \$42,752.63, or nearly 37 per cent. as compared with the preceding year.

By a recent arbitration the proportion of the gross earnings hereafter to be received by this company has been reduced from six to five per cent. for the ensuing five years.

CONNECTICUT CENTRAL RAILROAD.

This road has been leased to the New York & New England Railroad Company for the term of fifteen years, from June 1, 1880, since which date it has been operated by the last named company, who are now engaged in making such repairs and improvements as are required to put it in good condition for the coming season.

HARTFORD & CONNECTICUT VALLEY RAILROAD.

Under the provisions of the act passed in 1879, a copy of which will be found in our last report, the above-named company has been organized by the holders of the first mortgage bonds of the former Connecticut Valley Railroad Company. It assumed possession of the road on the 1st of July, 1880, and has since operated it.

The track and road-bed have been maintained in good condition, nearly six miles of new steel rails and forty thousand cross-ties having been put in during the past year. Further progress has been made in filling up the Cromwell piling, about sixty-six thousand cubic yards of earth having been put in during the year, and the north end, about four thousand feet in length, being now substantially completed. The company has procured an additional steam shovel, and proposes to continue similar work at other pilings on the road during the coming year. The company proposes to make application to the present General Assembly for power to extend its line northerly from Hartford through Windsor, Suffield, and Springfield to Holyoke. The gross earnings of the road show an increase of \$25,341.78, and the operating expenses an increase of \$9,760.37, leaving the net earnings \$15,581.41 in advance of last year.

CONNECTICUT WESTERN RAILROAD.

A great improvement has been made in the condition of this road during the past year, especially since the 28th of April, 1880, at which time it passed into the hands of State Treasurer Baker, as Trustee of the first mortgage bondholders, under whose personal supervision the necessary permanent renewals on the road have been vigorously prosecuted by Superintendent Jones.

Among the most notable improvements are the filling up of the trestle near Lakeville station, also of about one thousand feet of the piling near Tariffville, and a continuance of similar work at Twin Lakes, which was interrupted on the 14th of October last by the sudden sinking of about two

hundred feet of the track to a depth of nearly thirty feet, rendering new piling necessary.

Among the bridges rebuilt entirely new are one span of the Tariffville bridge, 160 feet long, one span near Simsbury 100 feet long, with a heavy and expensive protection wall adjoining, one span of 82 feet over Cherry Brook, west of Collinsville, and four bridges over Mad River, each from 120 to 150 feet in length. Six short-span wooden bridges, from 27 to 33 feet long, have been replaced by substantial iron girders. A new bridge over Blackberry River, of one hundred feet span, is now in process of construction, and a large number of small spans, from 16 to 20 feet, have also been renewed.

A new depot building, 18 by 50 feet, is being built at Simsbury station. Three additional turnout tracks have been put in at Tariffville, New Hartford, and Salisbury, each about 1,000 feet in length, for the accommodation of freight business.

Thirty thousand new cross-ties have been put into the track, and nine hundred tons, or more than ten miles, of steel rails have been purchased and delivered, and most of them already used.

During the seven months preceding April 28th, 1880, the running expenses exceeded the net earnings \$10,888.06, but during the remaining five months of the year the earnings exceeded the expenses \$26,451.91, making net earnings for twelve months \$15,563.85. Owing to the large expenditures for the reconstruction of the road, this amount by no means represents its earning capacity after the necessary repairs and renewals have been completed.

The holders of the first mortgage bonds of this company have given notice of an application to the present General Assembly for an act incorporating them as a railroad company, and enabling them to take possession of the road.

DANBURY & NORWALK RAILROAD.

This road has been maintained in its usual excellent condition ; the repairs and renewals more than keeping pace with the depreciation. During the year fifteen thousand cross-ties

and two hundred and seventy-five tons of steel rails have been put into the track, making about eighty per cent. of it now laid with steel. The bridges also have been kept in good order, and renewed and rebuilt where necessary.

In connection with our general remarks in last year's report as to the development of excursion business as a source of revenue not heretofore sufficiently appreciated, it may be interesting to note that this company last spring ventured the experiment of purchasing and fitting up in an attractive manner a grove on the line of its road near Reading Station, and that during a few months of the summer it received a revenue of nearly \$4,000 from excursion tickets to and from the same, the business being mostly done on regular trains, and causing but little addition to its ordinary operating expenses.

The business of the road shows an increase of \$20,170.73 in gross earnings, and of \$24,761.63 net earnings over the preceding year.

Two dividends of $1\frac{1}{4}$ per cent. each have been paid to the stockholders.

HOUSATONIC RAILROAD.

We are glad to report that a commencement has been made by this company towards the renewal of some of its small and inconvenient depots, by the construction of a new and commodious one at Newtown Station, 24 x 70 feet, at an expense of \$6,850.49. A new engine-house has also been built at Bridgeport, at a cost of \$28,566.33. A new bridge has been put over Still River, on the Danbury branch, containing four spans of forty-two feet each.

Seventy thousand cross-ties, and seventeen miles of steel rails have been put in the track, and we are informed that a sufficient quantity of steel rails are now on hand to re-lay the remainder of the track in this State. The track and roadbed are in their usual excellent condition.

The gross earnings of the road show an increase of \$141,337.54, or about $23\frac{1}{2}$ per cent., but owing to the large expenditures for steel rails and other permanent improvements, the net earnings show a small decrease of \$3,286.14.

The usual dividend of 8 per cent. has been paid to the preferred stockholders.

NAUGATUCK RAILROAD.

The roadbed and track of this successful and well managed road is in its usual good condition, and, being laid entirely with steel rails, no renewals have as yet been necessary. The Watertown & Waterbury branch, operated by this road, having been thoroughly renewed two years ago, has since required but a small expenditure for repairs. There is still opportunity on various parts of the main line for a judicious expenditure in substituting straight lines for curves at moderate expense, and we hope to see more done in this direction during the ensuing year.

The gross earnings show an increase of \$75,557.40, or about 15 per cent., and the net earnings of \$19,787.64, or about 9 per cent. The usual dividend of 10 per cent. has been paid to the stockholders.

NEW CANAAN RAILROAD.

This road is still operated by the trustees for the first mortgage bondholders, and but little change has taken place in its general condition since our last report. Its business and trains are light, and in consequence the track needs but a moderate amount of renewals. While its gross earnings show an increase of only \$790.86, yet by reduction of operating expenses of \$4,508.18, its net earnings show an increase of \$5,299.04, as compared with the preceding year.

NEW HAVEN & DERBY RAILROAD.

At every examination of this road for several years past we have strongly recommended the gradual filling up of much of its trestle-work and piling, thereby adding to the safety of the traveling public, and saving the continual expense of repairs and renewals. The company, however, have not followed out these suggestions, notwithstanding the aggregate net earnings of the road for the past two years have exceeded \$100,000, a part of which should, in our opinion, have been expended for this purpose.

We have also recommended the rebuilding of all its Howe truss bridges, and are glad to report that those at Derby and

Ansonia have been replaced by substantial new ones during the year. The highway bridges at Allingtown and West Haven still remain as heretofore, with incomplete abutments and temporary trestles.

During the year one hundred tons of steel rails and ten thousand new ties have been put into the track, which have been sufficient to keep it in good running order.

The gross earnings exceeded those of the previous year by the sum of \$16,408.29, but, owing to the rebuilding of bridges and purchase of steel rails, the operating expenses exceeded those of the preceding year by the amount of \$20,168.32, leaving a decrease of net earnings of \$3,760.03.

NEW HAVEN & NORTHAMPTON RAILROAD.

Since our last report various alterations, extensions, and improvements have been made or are in progress along the line of this road.

The location of the lower portion of it through the town of Hamden follows largely the windings of the old Farmington Canal, the course of which, however well adapted to the flow of running water, is exceedingly crooked and quite unsuitable for railway trains.

To improve and straighten this line and remove a large part of it from dangerous proximity to an important highway, we, last July, on application of the company, approved a new location for a distance of a little more than six miles. The present line has nearly fifty public and private crossings at grade, thirty-two curves, varying from $1^{\circ} 30'$ to 8° , a maximum grade of 50 feet per mile, and runs four and one-half miles in and beside one of the principal avenues of approach to the city of New Haven from the north. The new line has no public crossing, and but eight private crossings, at grade, three roads being carried over and five under the railroad track; only four curves from 2° to 3° , with a maximum grade of 29 feet per mile, and is 1,300 feet shorter than the present line. After the location of the new line, the company immediately placed the work under contract, and expect to have it ready for the passage of trains in the early spring. The work is being well

done; all the bridges are of iron from the Keystone Bridge Company.

The company are also extending their main line northerly for a distance of eighteen miles from Northampton to Conway, on the line of the Troy & Greenfield railroad, and are also constructing a branch of eleven miles from South Deerfield to Turner's Falls. It is expected that these extensions will be opened for business before the close of the winter.

The road in operation in this State has been kept in its usual good condition, the main line being entirely laid with steel, requiring little repair. The bridge at New Hartford, destroyed by the flood of December 10, 1878, and referred to in our last report, has been replaced by a three span iron bridge, built by the Keystone Company, of a total length of 388 feet. Two trestles above Burlington have been filled up, and stone abutments and iron girders put in for the passage of the stream. The depots at Avon and Granby have been neatly and substantially rebuilt.

The business of the road shows a gratifying increase over last year, the gross earnings having gained \$106,255.85, or about 18 per cent. The operating expenses have increased \$50,745.41, leaving net earnings \$55,480.44, or about 25 per cent. in excess of those of the preceding year.

NEW LONDON NORTHERN RAILROAD.

The track and road-bed of this road have been maintained in reasonably good order; but as little steel rail has been laid during the year, there is a large quantity of defective iron on the northern part of the road which must soon be taken out.

A considerable expenditure has been made on various improvements, among which may be named the dredging and improvement of its dock accommodations at New London, the building of a new freight-house and enlargement of engine-house at same place, the construction of a substantial river wall at Norwich, with additional side tracks, and improving the water supply at same place.

The company have also extended their road north by the

purchase of that part of the Vermont & Massachusetts railroad, extending from Miller's Falls to Brattleboro, a distance of twenty-one miles, and also agreed with the Brattleboro & Whitehall Railroad to complete the road from Brattleboro to South Londonderry, Vermont, and operate the same when finished, about 37 miles, which has now been done, and the road was opened for business on the 18th of November last, the latter road being of three feet narrow gauge.

The gross earnings of the road show a gain of \$90,854.72, but as the operating expenses have increased \$101,697.66, the net earnings are \$10,842.94 less than last year. Six per cent. in dividends have been paid to the stockholders.

NEW YORK, HOUSATONIC & NORTHERN.

At the date of our last report all the property of this company was by virtue of a decree of foreclosure, issued by the Supreme Court of the State of New York, to be offered for sale at public auction on the 30th of December, 1879. This sale was adjourned from time to time until the third day of April, 1880, at which date a sale of the property and franchises of the road was made for the sum of \$111,000.

We are informed that the purchaser made default in the payments required, and that the property has been again advertised to be sold.

No official report of the condition of the company has been made to this board since that for the year 1873. The completed portion of the road continues to be operated by the Housatonic Railroad between Danbury and Brookfield Junction.

NEW YORK & NEW ENGLAND RAILROAD.

On the 1st of December, 1879, this company made a contract for the completion of the grading of its road from Waterbury to Brewster's Station, on the Harlem railroad, a distance of about forty-one miles, which has now been substantially completed, and will probably be ready for the passage of trains at the issuing of this report.

Originally projected and surveyed in 1845, and the completion having been always considered desirable for the interests

of the State, we deem it a cause of congratulation that after a period of thirty-five years it has at last been accomplished. It is also worthy of note that, with the exception of some short branches, no other railroad in the State has been constructed during the past twenty-seven years which has not largely obtained its funds from town subscriptions, which have imposed so heavy a public burden that they were in 1877 prohibited by a constitutional amendment. All the funds required for the completion of this important line have been furnished so far as we are aware by parties outside this State.

A further contract has been made during the past season for the completion of the road from Brewster's Station, westward to Fishkill on the Hudson, and it is expected that this portion of the road will be open for business by the first of June next. The company will then operate in all 463 miles of road.

This company has also since our last report leased the line and property of the Connecticut Central Railroad Company for the term of fifteen years from June 1, 1880, at which date it passed into their possession and has since been operated by them.

In regard to the general condition of the track and road-bed in this State, it has been considerably improved during the past year by the laying of seventeen miles of steel rail in place of iron where most needed, and the putting in of seventy thousand new cross-ties. The more important bridges have also been thoroughly repaired, the one over the Connecticut river at Hartford having been improved by the addition of a system of timber arches, adding greatly to its strength, and the bridge over the Quinebaug, near Putnam, has also been similarly improved. A large addition to the equipment of the road has been made to meet the requirements of its increased business.

The business of the road shows a gratifying increase, the gross earnings being \$353,404.09 in advance of those of last year—an increase of eighteen per cent., while the net earnings show an increase of \$242,180.72, or a little over fifty per cent. as compared with the preceding year.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

During the past season this company, in order to accommodate the increasing demands of their transportation department, have deemed it advisable to make an addition of nearly six hundred new freight cars to their equipment, and have also put in a large number of new turnouts between New Haven and New York, for the convenient passage of freight trains, of an aggregate length of over three miles.

They have also, at an expense of about \$125,000, doubled their freight-house room at Pier 50, New York, and purchased additional carfloats, and a new iron tugboat.

The track, road-bed, and equipment of the road have been kept in their usual first-class condition. More than one hundred thousand new ties have been put in since our last report. The trestle work at Windsor Locks has been replaced by substantial stone arches.

On the 6th of April, 1880, one of the night express trains was wrecked three miles above Meriden by the sudden sinking of about two hundred feet of embankment into a peat swamp, some of it to a depth of nearly thirty feet. No one was injured, and the embankment has since been thoroughly re-filled.

The gross earnings show an increase of \$362,239.89; the operating expenses have increased \$351,674, leaving net earnings \$10,565.15 in advance of preceding year. The usual dividend of ten per cent. has been paid to the stockholders.

NEW YORK, PROVIDENCE & BOSTON RAILROAD.

The track, road-bed, and bridges of the seventeen miles of this road within the limits of the State are always maintained in first-class condition, and but little change is noticed from year to year.

The net earnings of the whole road show an increase of \$49,537.61, or about thirteen per cent. as compared with the preceding year.

NORWICH & WORCESTER RAILROAD.

While the general condition and alignment of the track of this road shows evidence of careful management, yet there are a large number of defective rails which need renewal, and we have for several years advised that renewals should be of steel instead of re-rolled iron, as heretofore and now used, as a measure of economy, as well as safety to the traveling public.

The road continues to be operated as heretofore by the New York & New England Railroad Company. Some improvements have been made in the draw-bridge spans and masonry in the Allyn's Point extension.

The gross earnings of the road show an increase of \$40,752.47, or about six per cent., and the net earnings are increase of \$16,933.26, also an increase of six per cent.

SHEPAUG RAILROAD.

The condition of this road has not essentially changed since our last report. The business over it is light, though gradually increasing and developing from year to year. About twelve thousand cross-ties and sixty tons of rails have been put into the track, which has kept it in reasonably good condition.

The earnings have increased \$7,129.69, and the operating expenses \$5,885.93, leaving an increase of net earnings of \$1,243.76 as compared with previous year.

SHORE LINE RAILWAY.

Although this road is operated by the New York, New Haven & Hartford Railroad Company, yet its accounts are separately kept, and show for the past year an increase of gross earnings of \$50,025.57 ; of operating expenses of \$38,709.95 ; and of net earnings of \$11,315.60. The track is of steel, and kept in first-class condition.

SOUTH MANCHESTER RAILROAD.

The entire track of this road is now laid with steel rail, and everything about it is in excellent working condition.

THE ACCIDENT RECORD.

An unusual number of accidents have occurred during the year on transportation lines in every part of the country, both on land and water. All such lines have been crowded with extra business, and the vigilance of employés seems not to have kept pace with the unusual service required.

While the railroads of our own State, especially during the past six months, have had an unusual number of these casualties, we are glad to be able to report that no passenger has lost his life or been seriously injured on the railroads of this State during the year, except through his own carelessness, the only instance of injury, except through their own fault, being those more or less scalded in the Thames Grove accident.

During the year ending Sept. 30th, 1880, 17 employés have been killed and 39 more or less injured. The total number injured being $2\frac{1}{2}$ times more than last year, and the number killed one more than double. Of the injured, 12 fell from cars, and 18 were injured in coupling. Of trespassers upon the tracks or cars, 53 were injured, 16 fatally, a smaller proportion than usual. In examining the reports of accidents on the several roads which accompany the returns of the companies, it will be seen that no uniform interpretation of the requirements of the law exists, or is possible. The law requires notice to be given to the Commissioners "of any accident attended with *serious* personal injury," (the italics are ours.) Each reporting officer necessarily places his own interpretation on the meaning of serious; in one case at least the Superintendent reporting everything, however slight, as an injury to a thumb, while others give the strictest construction, and only report such injuries as are serious beyond a doubt. The consequence is as was said by the *Hartford Post* of Nov. 22d, "that no proper statement or comparison can be made between the roads, except as to the number killed." We think it would be better were the law amended by striking out the word "serious," thus requiring all accidents attended with any personal injury to be reported to the Commissioners, and leaving us to classify them.

Provision should also be made by law for the payment of witnesses examined before the Railroad Commissioners; for while the general law in regard to the fees of witnesses undoubtedly applies to those testifying before us, yet it is nowhere provided how or by whom these fees should be paid.

None of the automatic couplers for freight cars have as yet been adopted to any extent in the country, nor is there much reason to hope for it until the courts shall, in suits by employés, have held the companies liable for such neglect, as a failure to have their rolling stock in reasonably safe condition.

The following is a brief statement of the circumstances attending various collisions and other accidents which have occurred during the year. It will be seen that many of them have been caused by disregard of rules, or orders given to employés, and most of them have happened in connection with extra trains, the running of which has been made necessary to accommodate the extra business heretofore referred to.

THE REGATTA TRAIN ACCIDENT.

On the 1st of July, 1880, an accident occurred on an excursion train of the New London Northern railroad, near New London, causing the death of D. W. Lincoln, President of the Boston & Albany Railroad Company, and a lady accompanying him. The train was run to accommodate spectators desiring to witness the Yale-Harvard boat-race, and the two persons killed were sitting directly above the bunters connecting a palace car and flat car, both of which had been brought down from the Boston & Albany road, by President Lincoln for this occasion. The train had a locomotive at each end, the superintendent having charge of one of them, and his assistant of the other. Soon after the starting of the race an accident to one of the boats rendered it necessary to stop the train, which caused the straightening up of the slack between the cars with so much force as to break the link over which the two persons killed were sitting, and the cars parting Mr. Lincoln and the lady fell on the track and a portion of the train passed over them. We do not learn that any blame is attached to the officers of the road for the occurrence of this

accident either by the friends of the deceased or by the general public.

MISPLACED SWITCH IN HARTFORD.

On the 20th of July, 1880, at 5.30 A.M., the regular upward freight train on the Hartford & Connecticut Valley railroad, by reason of a misplaced switch, ran into a train of empty passenger cars standing on a side track at the Hartford shops, and the conductor of the freight train was killed.

The switch was changed on the departure of the downward freight train about 8 P.M. on the previous evening ; this train being behind time, and having taken this side track to allow the upward passenger train to go by. Its usual passing place was Rocky Hill, three stations and about ten miles below. After the passenger train passed up, the freight train went down, leaving the switch open, relying upon the night watchman in the yard to see that it was replaced on the main track. The watchman claimed, however, that he supposed that the party who misplaced the switch would, on leaving, replace it on the main track. Although the switch target was plainly visible for a considerable distance, the engineer did not notice that it was misplaced until too near to avoid the collision.

AT THAMES GROVE.

On the 5th of August, 1880, a regular passenger train on the New London Northern railroad, going from New London to Norwich, was run into at the rear by a regular freight train proceeding in the same direction, and eight passengers were slightly injured by escaping steam.

The passenger train had stopped at a place called Thames Grove, which is not a regular or usual stopping place for trains, and is about one and one-half miles above Montville station. As stated by the engineer and conductor, the train remained there till 1.25 P.M., which was the regular time for the freight train to leave Montville ; the conductor holding his watch in his hand then gave the signal to start, and at the same instant the freight train was seen rounding a curve close at hand, and before the passenger train could get under way it was struck by the freight engine in the rear.

The engineer of the freight train states that he left New London five minutes late, and although forbidden to run faster than time-table speed, he passed Montville at 1.25 P.M., while under the rules he should not have left there before 1.30 P.M. He had no notice that the passenger train expected to stop at Thames Grove, as had been given to him on previous similar occasions.

COLLISION AT NORTH WINDHAM.

On the 13th day of August, 1880, a regular freight train going west ran into the rear of an extra freight train going in the same direction, which had stopped to take water at North Windham station, on the New York & New England railroad. The engineer of the regular freight train jumped from his locomotive and was killed.

The last named train had notice at Putnam that this extra was running ahead of it. It left Putnam at 7.49 P.M., 29 minutes behind time, the extra having left at 7.10—crossed passenger train at Elliot's at 8.37, and ran from Elliot's to North Windham, $11\frac{1}{2}$ miles, in 19 to 23 minutes. The extra which had been standing on the main track had started for its destination when the collision occurred, and the engineer had called in the flagman previously sent to the rear to warn approaching trains. The time-table time of the regular freight train at North Windham was 8.55; the collision occurred at 8.56 to 9.00. An order had been issued two days previously, limiting the speed of local freight trains to fifteen miles per hour, but it is claimed that this order had not been made known to the engineer or conductor of the regular freight train at the time of the accident.

A full investigation of the circumstances attending this accident is in progress at the writing of this report.

COLLISION AT PARLOR ROCK GROVE.

On the 31st of August, 1880, a collision occurred on the Housatonic railroad, between an excursion train going south and a regular freight train going north, a short distance above Long Hill station, causing the death of the engineer of the excursion train. Regulations had been issued by the super-

intendent, giving the excursion train the right of way over all regular trains. The day was very stormy, and the excursion train due there at 10.53 A. M. was three-quarters of an hour behind time. The freight train which left Bridgeport at 11. A. M. arrived at Long Hill on its usual time, 11.35 A. M., and instead of waiting there for the excursion train, as instructed, proceeded north, and collided with it a short distance above the station. The acting conductor of the freight train had received no copy of the time-table regulating the running of the excursion train, but only verbal instructions regarding it from the regular conductor. His engineer, who had a copy of the time-table, on receiving the signal immediately started without inquiring of the conductor why they were running in disregard of the time-table instructions.

THE HOP RIVER COLLISION.

On the evening of the 8th of October, 1880, a collision occurred on the line of the New York & New England railroad, a few miles west of Willimantic, between an extra freight train going west and the regular passenger train, No. 50, going east, by which the conductor of the freight train, and both engineers and firemen, lost their lives.

It was the duty of the extra train to wait at Willimantic until passenger train No. 50 had arrived, and why the conductor of the extra failed to do so will probably never be explained. He was a man of long experience on the road, and was well aware of the existence of train No. 50, having often met it and kept out of its way at various points between Willimantic and Hartford. There was a train register at Willimantic station, on which all conductors registered their arriving time, and it was his duty to learn from it whether all regular trains had arrived. He registered his own arriving time on it as 8.34 P. M., being one minute before passenger train No. 50 was due there if on time, waited till 8.45 P. M., and collided with the passenger train about 8.50 P. M., near Safford's Pond Bridge, over Hop River, about two miles distant from Willimantic.

THE COLLISION NEAR ANDOVER.

On the 23d of November, 1880, a collision occurred on the line of the New York & New England railroad, a few miles above Andover station, between an extra engine going west and regular freight train No. 54 going east, by which one of the brakeman on the latter train lost his life. In this case it was the duty of the engineer of the extra engine, in the absence of other instructions, to keep out of the way of No. 54 and all other time-table trains. He received, however, at Willimantic, an order to run to Andover, regardless of trains Nos. 54 and 74, and to Hartford, keeping out of the way of other regular trains, and orders were given to Nos. 54 and 74, not to pass Andover, until the extra engine arrived there. The extra engine reached Andover at 7.20 A. M., waited there until 8.17 A. M., then started out before the arrival of 54 and 74, meeting the former train, and coming in collision with it some three miles above the station.

As the circumstances attending this and the preceding accident, are also being investigated at the time this report is written, the full particulars in regard to them and our conclusions thereon cannot be here given.

PETITIONS AND HEARINGS.

NEW YORK, CONNECTICUT & EASTERN RAILROAD COMPANY.

The general railroad law of this State was passed in 1871, but the New York, Connecticut & Eastern Railroad Company, whose articles of association were, as stated last year, filed in the office of the Secretary of State in October, 1879, was the first to attempt an organization under it. This was the old "Parallel" railroad project for another railroad from New Haven to New York. On the 31st of July last, application was made by this corporation to the Commissioners for an approval of its location from New Haven to the New York State Line in the town of Greenwich. The necessary orders for a hearing on the 20th of August were issued by the Commissioners, and by Judge Pardee as a Judge of the Superior

Court. At the time appointed, numerous counsel appeared in behalf of land-owners and towns along the proposed line, and made objections to any proceedings by the Commissioners on the ground that the corporation claiming to be the New York, Connecticut & Eastern Railroad Company, had no legal organization or existence. The further hearing, having been from time to time adjourned by request of the petitioners, without any decision upon the objections raised, till the 15th of October, the hearing was then adjourned without day, the attorney for the petitioners having written the Commissioners that he was "instructed by the company to say to" us, "that they will not have any business for the Commissioners on the 15th."

On the 25th of October, the articles of association of the New York & Connecticut Railway Company, for building a railroad between the points named, were filed in the office of the Secretary of State, and we are informed that surveys are in progress for improving the proposed line.

GRADE CROSSINGS.

The number of grade crossings in the State is 1,139, the increase being on the extension of the New York & New England. No other new ones have been opened, and only one authorized during the year.

WALL STREET EXTENSION, BRIDGEPORT.

On the 6th of January last, the City of Bridgeport asked leave to extend Wall street across the tracks of the New York, New Haven & Hartford, the Housatonic, and the Naugatuck railroads. This petition was heard on the 20th of January, and as it was impracticable to carry the street over the tracks or to take it under, it was allowed at grade.

PROPOSED CROSSING IN OAKVILLE.

On the 3d of June, the Town of Watertown asked for authority to construct a highway across the Watertown & Waterbury railroad at grade. This petition was heard on the 25th of June, and after a careful examination of the loca-

tion of the proposed crossing, we were of opinion that the highway could, without unreasonable expense, be carried under the railroad track. We therefore disallowed the crossing at grade, and directed that the highway should cross under the railroad. It has since been so constructed by mutual arrangement between the town and the Naugatuck Railroad Company, who operate this railroad.

PROPOSED CROSSING IN GROTON.

The only other application for such a crossing was by the Town of Groton for permission to lay out a highway at grade across the New York, Providence & Boston railroad, about one-half mile west of Poquonnoc depot. Their application made October 27th was heard on the 24th of November, when it appeared that there was a private crossing, a little east of the location of the proposed highway, which had to be maintained and kept open, and which, if made a public highway, would answer the purpose of a road at the proposed point, and thus avoid two grade crossings near together. The character of the country and the demands of travel being such that it would have been unreasonable to require the highway either to pass under the track or to be carried over by a bridge, it must necessarily have been at grade if allowed at all. After full examination and consultation the selectmen consented not to press this application, it being understood that if on reflection a highway was thought necessary it should be asked for and granted at the site of the present private crossing.

THE POWER OF THE BOARD TOO RESTRICTED.

This application again made evident that the Commissioners should be by law permitted to wholly disallow a crossing where in their judgment none is needed. It will be remembered that at present upon a request for a grade crossing it must either be allowed or the Commissioners must direct that the highway shall either go under or over as they may determine, so that to present an unnecessary crossing we may be compelled to order an impracticable thing, when the manly, business-like way would be to disallow it altogether.

We therefore ask that the law may be modified in the respect named.

As the number and speed of trains increase, and the population multiplies, the danger of grade crossings daily becomes greater and accidents at them more frequent.

The subject is occupying the attention alike of our railroad periodicals and daily papers. In Massachusetts the increase of accidents at these crossings for the year was so great as to call out a special circular from the Railroad Commissioners. Fifty accidents, of which twenty were fatal, occurred during the year, as against thirty the preceding year. Of the fifty, nearly one-half occurred at crossings guarded by gates or flags, showing how insufficient such protection is. In our own State, while the number injured is very much smaller than that in Massachusetts, being but fourteen, of which six were fatal, the relative increase of such accidents is about the same, both the total number and the number killed being each double that of last year.

PETITION FOR ADDITIONAL PROTECTION IN WATERBURY.

Three applications for additional protection at grade crossings have been heard during the year. On the 28th of May, the Mayor and Common Council of Waterbury asked that gates or electric signals be ordered at the Bank street crossings of the Naugatuck railroad and the West Main street crossings of that and the New York & New England railroads. This application was fully heard on the 27th of July. We were of opinion that additional protection was needed at all of these crossings. At Bank street, while gates would be the most effective, we thought that owing to the nature of the crossing a flagman would be much more convenient, and a sufficient protection, and accordingly ordered that one be kept on duty there. At the West Main street crossings we thought it sufficient, for the present, to require engines and trains on the New York & New England road to reduce their speed to four miles an hour at the crossing, and north bound engines and trains on the Naugatuck to do the same, and the engine bells to be kept sounding for eighty rods before crossing.

PETITION FOR FLAGMAN IN STONINGTON.

On the 30th of May the Selectmen of Stonington brought their petition for a flagman at the crossing of the New York, Providence & Boston railroad, just east of the station in the village of Stonington. We heard the petition, and examined the location on the 24th of June. The crossing in question is one of the most open and unobstructed in the State, and we were therefore of opinion that no flagman was needed, but that the crossing was safe, as grade crossings ever are, for persons exercising ordinary care.

PETITION FOR FLAGMAN AT YANTIC.

On the 5th of June, the Selectmen of Norwich preferred their request that a suitable gate be erected or that a flagman be stationed at the crossing of the New London Northern railroad at Yantic depot. This petition was heard on the 29th of June, and a large number of witnesses examined. After careful consideration we were of opinion that as all regular trains stopped at this station the only additional protection needed was that all southern bound engines and trains, which would not otherwise stop at Yantic station, should come to a full stop before crossing the highway, and not more than one hundred feet therefrom. Such an order was accordingly made.

PETITION FOR DISCONTINUANCE OF A FLAGMAN.

Of opposite character to these petitions was the request of Superintendent Palmer, of the Providence division of the New York & New England railroad, that we revoke the order made some years since requiring that company and the New London Northern to maintain a flagman at the Camp Meeting crossing of those roads just east of Willimantic, it being claimed that such flagman was no longer necessary. This was to have been heard on the 23d of November, but by request of Superintendent Palmer its consideration was indefinitely postponed.

ASYLUM STREET CROSSING IN HARTFORD.

This crossing daily illustrates the annoyances and dangers at grade crossings; the immense increase in the freight business over the New York, New Haven & Hartford and the New York & New England railroads has added much both to the dangers and annoyances. On the 4th day of November, Samuel E. Elmore and others presented a petition to us, representing that they in common with others were subjected to great annoyance, detention, and danger by the frequent passing of locomotives and cars over this crossing while engaged in making up freight trains. That the use of a public thoroughfare like Asylum street for the purpose of assembling freight cars, requiring the moving backwards and forwards of locomotives and cars, was entirely improper and incompatible with the public safety, and that much of its danger might be avoided if we would require the New York & New England Company to remove this part of their business to their own property on the east side of the city. Of course we were powerless to require such removal, but we immediately wrote to the company, sending a copy of the petition, saying that we presumed that the facts complained of would not be denied, nor that this use of the crossing was in violation of the spirit of our laws, and expressing the hope that no formal hearing would be required, nor that regulations should be prescribed by us, but that they would immediately transfer from that point so much as possible of the work complained of, and at an early date remove their entire freight business to their new grounds. To this Gen. Wilson, Vice-President, replied under date of November 18th that they were well aware of the inconvenience inflicted on the public at this crossing, that they should make every effort to decrease the annoyance and ultimately to remove it entirely, that the business interchanged between them and the New York, New Haven & Hartford road had increased very greatly during the past six months, while their yard room had not been materially extended, but that they were doing all that they could to increase its capacity, and to prepare for a removal of a portion of their freight business

to their new grounds in the city of Hartford. In the mean time, measures have been perfected for doing a large part of their transfer freight business at East Hartford. But the annoyance and danger at the Asylum street crossing still continues to a considerable extent.

THE LAW ON OBSTRUCTION OF HIGHWAYS.

In this connection reference may properly be made to the change of law in regard to obstructions by trains at crossings. The provision of the General Statutes (Act passed in 1866) was, that "when it shall be necessary for any freight-train on any railroad to remain at any station in such a position as to obstruct the ordinary travel on any highway for more than five minutes, the persons having charge of such train shall cause it to be so separated as to accommodate the public travel; and any railroad company, in whose employment any persons shall be who shall violate this section, shall forfeit not more than ten dollars to any person who shall sue therefor." In 1878 this was repealed, and in lieu thereof it was provided "that any person traveling upon any public street or highway which is crossed by a railroad, who shall be obstructed or prevented from crossing such railroad for a longer time than five minutes, by means of trains, cars, or locomotives standing upon or across such street or highway, may recover not exceeding fifty dollars from the corporation owning or operating said railroad." While at first sight the last would seem to be the more liberal towards the traveler upon the highway, and if simple annoyance and inconvenience could be valued in money would be the more just, yet as the first is a penal statute, while under the last recovery could be had only for actual damages sustained, it will be seen that the former would probably be the most effective statute. Both statutes apply only to cars or engines standing still; there is no law against occupying a crossing in making up trains and switching an indefinite period of time—a practice equally annoying and much more dangerous.

KINGSLEY'S CROSSING, IN LEBANON.

There was pending at the date of our last report the application of the Selectmen of Lebanon, representing that the railroad crossing known as Kingsley's Crossing, on the Boston & New York Air Line railroad, was highly dangerous to public travel, and that public safety required an alteration in such crossing, its approaches, the method of crossing, the location of the highway or railroad, or the removal of obstructions to the sight at said crossing. We heard this petition on the 25th of February, and in consequence laid out a new highway avoiding the grade crossing, and substituting therefor a bridge. The expense of this change we apportioned by requiring the railroad company to pay for the construction and maintenance of the bridge with so much of the approaches thereto as are within the original survey or location of the railroad; the remaining cost of the change to be paid by the town. Experience has already shown that the law (passed in 1876) under which this action is had is most valuable, and we anticipate that occasions for its application will more and more frequently arise in the future, thereby enabling us to get rid of many dangerous crossings, which, but for the provision for apportioning the expense of the changes between the railroads and the communities benefited, would remain unchanged.

CROSSING THE OXFORD TURNPIKE.

The location of the Boston, Hartford & Erie railroad, now the New York & New England, west from Waterbury was made in 1868, and approved by the Commissioners early in 1869. The building of the road has called out many complaints to us of matters in regard to which we have no control, mostly in reference to farm crossings, etc. Among these complaints was the petition of David M. Wheeler and others, citizens of Southbury, representing that the New York & New England Railroad Company were constructing their road with a grade crossing of the Oxford Turnpike, near Southford, which would be extremely dangerous and difficult, and greatly obstruct travel upon the turnpike, and praying us to order the railroad company to construct and maintain a bridge at the crossing.

As this railroad company was constructing its road on the line located and approved as above stated we had no jurisdiction in the matter. The Railroad Commissioners, however, when giving permission in 1869 to the railroad company to change the location of the highway at the point of crossing, had required that the new highway should be carried over the railroad by a bridge, and the law made it the duty of the State's Attorney for New Haven County, in case the railroad company should neglect to construct the highway or bridge, to make complaint to the Superior Court under the statute of 1857. This matter was therefore referred by the petitioners to State's Attorney Doolittle, who will undoubtedly see that the law is complied with and the bridge built.

THE STOP AT PLAINVILLE JUNCTION.

Two or three other petitions of minor importance have been acted on by us during the year. One of these was that of J. T. McManus, Supt. Western Division of New York & New England railroad, for permission to run their west bound passenger trains up to the platform of the passenger station at Plainville without first stopping 200 feet from the New Haven & Northampton crossing. This permission was granted, provided such trains were brought to a full stop not less than ten feet from said crossing.

CHANGE OF LOCATION IN NORTHFORD.

The Boston & New York Air Line Railroad Company applied, under date of June 3d, for the approval of a change in the location of its road at Northford, so far as to increase and improve the width and extent of its depot-grounds. At the hearing, on the 22d of June, no objection was made to the change, and it was approved.

AIR LINE DEPOT AT MIDDLETOWN.

In June last a petition signed by the mayor and a large number of the citizens of Middletown was presented to us, representing that there was not and never had been a reasonably safe, convenient, and commodious passenger depot-quilding at the station of the Boston & New York Air Line

Railroad Company in said city ; that a population of some 15,000 had waited for ten years in the constant hope of the erection of suitable buildings, with no other result than disappointment, and as their only remedy they appealed to us for relief. We had no authority to *order* a depot built, but we could, if we thought proper, *recommend* ; and if the recommendation should not be complied with, then it would be our duty to report the fact to your Honorable Body. We therefore wrote to the company, reciting the petition and saying that we were of opinion that the petitioners were entitled to the relief prayed for, premising that it would not be denied that no suitable accommodations existed, while the people of Middletown had assumed heavy burdens in aid of the construction of the road, and therefore recommending, as demanded by justice and fair dealing, that the company should without delay cause a suitable passenger depot to be erected at that station ; that if arrangements could be made with the Hartford & Connecticut Valley Railroad Company for a union depot, it should be done ; but that the inability to make such arrangement should not be allowed as an excuse for the continued neglect of so reasonable requirement. This recommendation has not yet been complied with, but we have assurances which we believe to be trustworthy that arrangements have been so far completed as to make it certain that the depot will be built in the early spring.

FENCE PETITION.

James Campbell of Vernon made complaint to us that the New York & New England Railroad Company neglected to erect and keep in repair a suitable and lawful fence along the line of the Rockville railroad, operated by them, through his land. On the 3d of December we wrote to the company requesting that unless there was some reason why they desired a hearing upon the complaint, they would attend to the matter and notify us when done. To this Gen. Wilson, Vice-President, replied the next day that the materials for the fence were left on the ground the day before, and that it would be erected as soon as the weather permitted, or immediately, if Mr. Campbell required.

THE WHISTLE.

Only one complaint in regard to the annoyance of the steam whistle has been presented to us during the year, that of citizens of Windsor Locks. No relief being in our power they were referred to your Honorable Body, as will be seen by our finding in that case, submitted herewith, on page 55 of the appendix.

UNIFORM TIME.

It is somewhat generally known that the Winchester Observatory of Yale College has undertaken, as one branch of its service, to keep an absolutely correct standard of time, and for this purpose has a complete equipment of clocks, astronomical instruments, and other appliances, all under the charge of Prof. Leonard Waldo. It is perhaps also known that since the 1st of May last, twice each day, the telegraph on the lines of the New York, New Haven & Hartford railroad, including the Shore Line Division, the Boston & New York Air Line, the Hartford & Connecticut Valley, the Connecticut Western, and the Naugatuck railroads, are connected with the clock of the Observatory, and the exact time transmitted automatically to each telegraph station on the line of these roads. Of course the possibility of accidents on either of them through variations in clocks or watches, is thus reduced to the minimum.

This railroad distribution of time led us to visit the Observatory, and examine the methods of securing accuracy, of detecting and correcting variations, and transmitting the correct time along the railroad lines.

The importance of accuracy and uniformity, both as a means of preventing accidents, and of determining responsibility when one occurs, needs no argument.

In the case of one accident during the year, the evidence was conflicting, whether it occurred at a certain time, or four minutes later, and upon that difference of four minutes depended the determination of the question whether a rule of the company had been violated or not. If the accident occurred at the later time the rule was violated, while a compliance with it would have prevented the accident.

In another instance, which, like the former, was a rear collision, had this system been in use and the time-pieces of the conductors and engineers corrected by a standard time on starting out, a half-hour before the accident, in all probability it would not have occurred, but if it had, there would have been no question as to where the entire responsibility rested.

Not only is there no absolute uniformity of time among all our roads, but there is no attempt at it, except among those named, and approximately on some connecting lines. East of the Connecticut river there are three standards, and two west of the river.

Now, when it is remembered that the difference in time between our extreme eastern and western borders is less than eight minutes, the practical importance of preserving this distinction will be seen to be but little, and when it is also called to mind that the *railroad* time in the southeast corner of the State at the New London terminus of the Shore Line, in the southwest corner on the New York, New Haven & Hartford, and in the northwest corner on the Connecticut Western railroad, is one and the same, the desirableness of having the local time within the same limits, and in the State at large, conform thereto will be generally admitted. Did the advantages and profit of this uniformity accrue solely or even chiefly to the railroad companies, then the expense of determining and distributing the standard time would properly be charged to them, but its advantages extend to all classes, and the distribution of the cost should be co-extensive.

We hope to see some legislation looking towards the adoption of a standard time for the State, and providing for its distribution. We believe our railroad companies would cheerfully give the use of their wires and the services of their operatives for this purpose, and the State could well afford to share with the Observatory the rest of the expense.

That the matter might be fully understood we requested Prof. Waldo to give to us in writing the full statement of the service undertaken by the observatory, their means of obtaining absolute accuracy, the methods of transmitting the time, and its general importance.

His reply is given in full herewith, on page 57, of the appendix, and for it we invite your careful consideration.

THE SUNDAY LAW.

The increasing disregard of the Sunday law by railroad and steamboat lines has not passed unnoticed or without protest. In only one instance however has it been brought to our official notice. On the 21st of December we received from the clerk of the First Congregational Church in East Hartford a copy of the following resolutions passed by it two days before, viz.:

“Resolved, That this Church notices with regret and concern, the increasing desecration of the Lord’s day in our town by the New York & New England Railroad Company, not only in running trains, but in switching cars, and making up trains at all hours of the day, thereby hindering and endangering the people on their way to and from church, and disturbing public worship, and destroying the peace and quiet of the New England Sabbath; also,

“Resolved, That inasmuch as this action of the railroad company is in direct violation of the laws of the State, as well as the law of God, the clerk of the church be directed to mail a copy of these resolutions to the Railroad Commissioners, and also to the president of the New York & New England railroad.”

Like resolutions passed the same day by the Methodist Episcopal Church at Burnside were received by us on the 22d of December. While it is true that nearly every other railroad company in the State shares with the New York & New England in Sunday desecration, yet it is upon the latter road that it has been most noticeable, the excuse given by it being two-fold, to wit: the immense increase of business, and the insufficient supply of motive power necessitating the use of the passenger engines, which otherwise would be unemployed on Sunday, to clear away the accumulated freight. Whether these reasons would be sufficient to bring the acts among the authorized “works of necessity or mercy,” it is the province of the courts to decide whenever the question comes properly before them. For us, we have only to report the fact to you as the law requires.

ANNUAL RETURNS.

We have little complaint to make of the manner in which the annual returns of the railroad companies as reported to us are made up. Most of them exhibit great care to secure strict compliance with the required form and accuracy in statement, in some instances no error having been detected. But there has been this year a general failure to comply with the requirement that these returns should be sent in on or before the 1st of November. This neglect has been such as to seriously delay the statistical tables usually submitted with our report, and it is probable that these tables and the printed compilation of the returns will not be ready to be presented at the time the law requires our own report to be made.

COLOR-BLINDNESS AND VISUAL POWER.

In accordance with the provisions of the statute that the Commissioners in making their annual report shall accompany it "with such suggestions for legislation as they deem proper," we last year suggested that the examination of railroad employés for color-blindness and visual acuteness was required by public safety, and should be enforced by law. A public hearing was accordingly had in the House of Representatives, by the Joint Standing Committee on Railroads, at which the subject was fully presented by Dr. Jeffries of Boston, the leading authority in this country, assisted by Dr. St. John of Hartford; many prominent railroad men were present, and many objections were presented and discussed.

His chief point of discussion was whether it was desirable that the examinations should be conducted by medical experts, or by the railroad superintendents, etc. Upon this point the committee were decided that it was alike in the interest of the public, the employers, and the employés, that examinations should be by disinterested medical experts, and a law was accordingly framed by the Commissioners, at the request of the committee, providing for examinations by such experts, to be appointed by the Governor, on nomination of the State Board of Health, the same board also to prescribe the rules and regulations for the examinations. The pendency of the

bill was noticed in the papers, and at the suggestion of the *Courant* a slight change was made in the phraseology to provide beyond question that the examination of the men thus employed should be at the expense of the companies. Reported in the Senate, the bill was rejected without discussion; discussed in the House, it was passed by a general vote, and subsequently passed by the Senate, approved by the Governor, and became a law. We have spoken thus at length in regard to the various steps in the passage of this law, to show that probably no measure of the last General Assembly was more fully considered and generally approved by it than this. Rules and regulations for the conduct of the examinations were prepared by the Board of Health, and Drs. W. H. Carmalt of New Haven and W. T. Bacon of Hartford, were appointed examiners.

Both gentlemen at once entered upon their duties, and 1,030 men were examined by Dr. Bacon, and 921 by Dr. Carmalt. Very full reports have been made by them to the State Board of Health, which will be presented to you in the report of that board, and should not be reproduced here. A general summary of their work may perhaps be permitted us. Of the 1,030 examined by Dr. Bacon, 35 were found color-blind to red or green, and 13 of defective color-perception. A number of the color-blind were engineers, firemen, or conductors. A number of new applicants for employment were found color-blind, and prevented from entering on an occupation for which they were unfitted. Of those examined by Dr. Carmalt, 28 were found more or less color-blind.

Now had the result proved that there was no occasion for the law, no complaint in regard to its operation would have been heard, for universally the men who have passed the examinations say that no man who can not pass them is fit to run a train. It so happened, however, that among the very first to be found defective in color-perception were one or two engineers of experience, standing, and official connections, and immediately the cry was raised, and echoed by hundreds in the State, many of whom were ignorant alike of the requirements of the law and of the measures adopted under

it, that the rights and liberties of an important class of our citizens were in danger, and an attempt was even made to give political bias to a law upon which the representatives of both political parties, on the Commission, on the Committee, and in the General Assembly, were united. No one would perhaps venture to assert that a man who could not distinctly perceive a difference in signals which present such marked difference as red and green was a safe man to run a train. The outcry was therefore directed to the character of the tests employed by the examiners, and the public were told that railroad employés were treated as clerks in fancy dry goods stores, and required to match one hundred and fifty shades of worsteds. Those of you who witnessed the exhibition last year in the House of Representatives, or who have seen the manner of conducting the examinations by the examiners, know how unfair such a representation is. As a matter of fact, from a collection of skeins of worsted of one hundred or more colors and shades, the employé is handed a skein of standard red or green and asked to select at his leisure such skeins in the collection as look to him the color of the one he holds. Sometimes a single selection, and at most a half dozen, will show to the examiner whether the person is color-blind or not. But the color-blind employé argues that the question is not whether he is to be so classified under scientific tests, but whether his color-perception is so defective that he can not distinguish with sufficient certainty the signals he is obliged to observe, and points to a record of years without one accident as conclusive proof that however he may be scientifically, he is all right practically. Now it is undoubtedly true that an experienced color-blind railroad employé will distinguish between red and green signal flags and lanterns, with astonishing facility in a large number of cases. The reason for this, as we have said heretofore, is that the color-blind see a difference in the colors, as do others, but to them it is solely a difference in the *intensity* of the light, the red light is to the red-blind darker than the green, to the green-blind it is brighter than the green. The two lights having directly opposite appearance, according as the

man is red-blind or green-blind, that which appears brightest to the one being the darkest to the other. The red and green flags in use have, when new, and the lanterns at all times, a general uniformity of color, and the color-blind railroad employé by long practice becomes wonderfully acute in his perceptions of the difference in the intensity of the light. Hence, when an old employé has been found by Holmgren's test, *i. e.*, the worsteds, to be defective in color-perception, and it is desired to determine whether the defect is so great that he ought not to be retained in service, it is permissible to examine him by flags and lanterns, if sufficient care and patience is exercised. A more approved way would however be to use colored glasses of various colors, which can be placed before the light. Examinations made in these ways are however at best but compromise measures, for, as says Professor Holmgren, "the examination is not to ascertain the relation of color-sense to certain signals, whatever these latter may be, but to decide plainly and surely whether a given person is color-blind or not, or whether the color-sense is deficient or normal."

Yielding to the demand for re-examinations by what the men called practical tests, the Board of Health permitted those whose color-perception had been found defective by the worsted tests a re-examination by means of flags and lanterns, with a result surprising to all concerned. Of those examined by Dr. Bacon, 24 availed themselves of this second examination, and were tested with flags, and some with lanterns, in the presence of one or more of the officers of the road on which they were employed; of these 24 there were 21 who failed to name the color of the flags; 3 only called the colors right. The experience of Dr. Carmalt was very similar.

As is generally known, the United States authorities require pilots to be examined as to color-perception, the tests being the worsteds, etc. The annual report of Dr. John B. Hamilton, Supervising Surgeon-General of the Marine Hospital service of the United States, for the year ending June 30th, 1880, has been published. In it he says that up to that date

2,870 pilots had been examined and 64 found to be color-blind. "All those rejected and thrown out of employment were," the Doctor says, "of course bitterly inimical to the system of examinations," and such appeals were made in their behalf that the department modified its rules in the same direction, though not to the same extent as our Board of Health. By the modified rules it was permitted all parties applying for *renewal* of license to be examined with the colored signal-lights, in cases where they had been reported as only *incompletely* color-blind. The opinion of Surgeon-General Hamilton, however, clearly appears from what the *Hartford Courant*, in an editorial on this report, calls "the following suggestive endorsement," put on an appeal to the Inspector-General in reference to an old pilot of many years' standing who had been found to be green-blind, viz. :

"Evidence showing that this applicant is able to detect a "difference" between green and red should not, in my opinion, entitle him to a certificate, as the fact that such applicant is "green-blind" remains. I should therefore recommend the rejection of such applicant, the period of his previous service having little, if any, bearing on his visual capacity. Although this may work a hardship on individual cases, the determination of the visual capacity of the pilot is one on which the lives of vast numbers of people depend, and the immediate effects of a rejection on particular individuals ought not, in my opinion, to be considered."

Now, since all the men in the employ of the companies, in the various capacities named in the law, have been examined, and as the Board of Health has permitted those employés found defective in color-perception by the Holmgren method to be re-examined by means of flags and lanterns, we might drop the subject with the belief that no one would object to the application of the law with any amount of strictness to those seeking new employment on our railroads. We, however, are informed that efforts will be made either to repeal the law altogether or to provide that the only test employed in the examinations shall be flags and lanterns. It becomes proper, therefore, to speak more at length upon the need of such a law, and the tests to be applied under it.

We do not suppose it will be denied that from three to four per cent. of men are color-blind, and that this proportion holds good among railroad employés as well as in the other departments of business, though for reasons given below, the average among old railroad men is the lowest. Nor will it be claimed that such a person is a proper one to be entrusted with the running of trains. Yet the admitted fact is practically disregarded by the managers of all but the best conducted roads in our country, and until the passage of the law, was more or less disregarded in our State, and we had the right to assume that it would continue to be so neglected. So easy is it to fall into the habit of thinking because no accident has happened none will, like the superintendent of a prominent road in a sister state, who, to the suggestion of the Railroad Commissioners, that a certain bridge needed renewal, indignantly replied that he did not believe that bridge after carrying their immense traffic for twenty-five years was going to fail now.

It becomes therefore, the duty of the Legislature to exercise its right, and, in behalf alike of the traveling public, and the stockholders in the corporations, to say to the managers of the railroads, "you must not entrust the running of your trains to any except such as can recognize instantly and absolutely the difference in the signals displayed." There is no room for theories in this matter. Says the *Chicago Railway Review*, "this is a subject in which facts are the only valuable arguments, for if the fact be proved that color-blindness exists in any degree among men in charge of the running of trains, there can be no difference of opinion among sensible men as to the duty of discovering such cases and removing the employé from the position where he is a constant element of danger."

Control of any sort is so irksome to our own people, that even where an evil is acknowledged we are inclined to let it cure itself. Thus many persons who acknowledge the dangers of color-blindness think it will care for itself. But in Europe the danger having been discovered, the governments are applying the remedy. We referred last year to the action in

Sweden and Holland. The past year Belgium and France have taken the matter in hand. To quote again from the *Railway Review*, in a recent number, "The recognition, therefore, of the necessity of government control is making its way both abroad and at home, and will naturally, soon interest personally, our great railroad kings and stockholders. A broken arm or leg will cost a corporation more than the most thorough examination of all employés engaged in moving the trains. The ill-will of a few defective and discharged men count but little in the balance in the good will of the whole community, to say nothing of the latter's rights."

Our State ought not, at this time, to take the back track and repeal the law making examinations compulsory. Ought it so to modify the law that in future examinations, flags and lanterns only shall be employed? Certainly not. No one questions the *sufficiency* of the worsted test, and it is only in the interest of old and experienced employés that a modification is permissible, but for the new applicant the strictest standard should be required, at all events tests which will always and under all circumstances be sufficient; this the flags and lanterns are not. Dr. John E. Owens, Superintending Surgeon of the Illinois Central railroad, gives a remarkable illustration of this in a letter to the superintendent, which has been published. A man whose color-perception had been found defective by Holmgren's worsteds was re-examined with bright new green and red flags, a building about 90 feet long was used, and the flags held so that the light from the door or window fell full upon them; for a time the man answered correctly, but finally became uncertain, and when the flags were taken a distance of 400 feet away, and the bright red one was held up before a tree in rich foliage, for an immediate back-ground, the man pronounced the flag green, not observing any marked difference between the color of the leaves and the flag.

The officers of the Illinois Central recognized the importance of an examination, by competent authority, for color-blindness and visual power, and Dr. Owens made the examination, find-

ing over eight per cent. defective in color-sense and over three per cent. red or green-blind. As many of those found defective were old employés, Dr. Owens suggested a re-examination, and a board consisting of the Doctor, the Superintendent of Machinery, the Division Superintendent, and the Personal Injury Agent, was appointed to conduct the re-examination; this they did by means of the worsteds, flags, and lanterns. Their report has not yet been made public, but the Doctor writes us: "I regretted at first that the superintendent had ordered the flags and lanterns as additional tests, but I was finally much surprised to note some mistakes in naming colors of the flags and lanterns in cases where the worsteds had shown the men defective. One man acknowledged himself color-blind and absolutely refused to touch the worsteds, 'but,' said he, 'if it's flags and lanterns you want, I can tell those all day.' He was tested with them, and could not tell one color from another, and that, too, after his friends had been practicing him in a car. I have no faith, however, in the flag and lantern test."

One of our own examiners (Dr. Bacon) says: "As to the tests used, that by worsteds has proved by far the most satisfactory, and is, I think, more favorably regarded than during the early part of the examinations."

Dr. Carmalt says: "I am thoroughly convinced of the *practicability* of the Holmgren test, and, when controlled by the others mentioned in the rules, a mistake is impossible. The Holmgren test, however, must be studied carefully, and I am sure that mistakes would have been made and injustice done if it had been put into non-professional hands." In this connection may be given a fact furnished by Dr. Carmalt, which shows alike the importance of proper tests and of experts to apply them. On one road, where he was told by the president they had complied with the recommendations of the Massachusetts Railroad Commissioners and examined their men themselves, Dr. Carmalt found over seven per cent. of the men color-blind, while the per cent. for the whole 921 men examined by him was but little over three per cent.

Dr. Hamilton also says: "The Holmgren method of test-

ing for color-blindness by worsteds has been adopted, and it has proven satisfactory, as far as any test can that detects the defect in question. No test will be satisfactory to those persons who fail to pass." "When signal lights are proposed as tests for color-blindness in opposition to the united opinions of the best-informed ophthalmologists in Europe and America, it seems to be assumed that the medical examiner has a peculiar and special interest in the rejection of the candidate. This assumption needs no refutation." Again he says: "The lack of a uniform standard of color for lantern glasses, and neglect to properly cleanse them, is alleged by experts to be an additional reason why the color-sense should be acute and not feeble." What the Doctor here says about lantern-glasses for ships is most emphatically true in regard to lanterns, and especially flags, on railroads. Who has not seen flags originally green faded till it was hard for the acutest vision to distinguish them from a dirty white, and flags once red, only a dull brown.

Dr. William Thompson, in speaking of the re-examination of employés on the Pennsylvania railroad who had been found color-blind under the worsted test, says: "Many of these men were also tried by the banners and flags by daylight, and by colored lamps by night, such as are daily and nightly in use on the road, and they made the mistakes that would be predicted from their test examinations, being unable to distinguish at once and infallibly between the soiled white (gray) flag and the green, or between the green flags and lights and the red ones." The managers of the Pennsylvania road were among the first to recognize the importance of this subject, and for two years past Dr. Thompson has been making it a study in connection with this road, and in a recent lecture he said this serious optical defect had produced an agitation which has led to important legislation in Europe and America, and will not cease until, by the aid of medical experts, "codes and laws have been enforced to permit ships to sail our rivers and cross our oceans without fear of collisions, and trains on our railways to rush over our land by day and night under the protection of wise, scientific regulations for the avoidance of preventable accidents."

Of the Holmgren test he says it is universally regarded as the most simple, and as giving prompt and decisive results. Having 35,000 employés, scattered over 2,500 miles of road, to examine, Dr. Thompson prepared an ingenious device based on Holmgren's method, to be used by an intelligent non-professional employé, and, the selection of colors being reported by numbers to the Doctor, he could decide as to the color-perception of the man examined. Over two thousand examinations have already been made in this way, showing something over four per cent. of defective color-perception. Not only are the employés on this road being examined as to color-perception and acuteness of vision, but also as to the general condition of the organs of sight and of hearing.

We have not discussed the provisions of the law requiring examination as to visual power, for while a greater number are more or less deficient in this respect than in color-perception, and for a while, some complaint was made of the tests employed by those who were found not to possess the average power of sight, yet a little reflection satisfied most, that the tests were fairly adapted to determine the relative visual power of those examined. Dr. Carmalt found 127 and Dr. Bacon 78, with more or less defective eye-sight. Several firemen were found so very near sighted, as to have their vision reduced to less than one-twentieth for distance. Of course such defective sight is unfit to run an engine, yet one of these men had applied for the position of engineer, and he and his associates were wholly unaware of his defective sight. One engineer did not know but what he could see as well as any one, till shown by means of spectacles what good sight really meant, yet this man, while escaping serious accidents, was every little while running into things he should have seen. On this point the testimony of the locomotive engineers is unanimous, except when themselves of defective vision, that a man with defective sight has no business on an engine.

We hear less frequently the question so common six months ago, "Who ever heard of an accident from color-blindness?" Many accidents which, when the fact of color-

blindness was less known seemed unaccountable, are now found to have had all the characteristics which would be expected in accidents from color-blindness, and in some instances the proof is conclusive. The following is a remarkable instance of this.

"A few years ago a collision occurred near Norfolk, Va., between the tug-boat *Lumberman* and steamship *Isaac Bell*, resulting in the loss of ten lives. A coroner's inquest was held without definite result, the general impression being that one or the other of the pilots was intoxicated. There could be no proof of this however, and the pilots were released. The pilot of the tug-boat *Lumberman* was examined by the surgeon of the Marine Hospital Service, during the current quarter, and found to be color-blind. A rumor has reached the Marine Hospital Bureau, that the pilot of the *Isaac Bell* is also color-blind."

Evidence, uncertain it is true, but of some weight, of accidents through color-blindness may be found in the results of our Connecticut examinations. Dr. Carmalt says, that he found no engineer over 31 years of age, who was color-blind, and the total average was only about three per cent. in the State. Now, as it is agreed that about four per cent. is the average among men, and as our men examined were largely old employés, we may fairly assume that about one per cent. had been eliminated through mistakes, in fact caused by color-blindness, but as that was not thought of at the time, they were discharged for what was *called* carelessness.

In conclusion therefore, we ask, is the law unnecessary or are its requirements unjust? We believe not. Its provisions are general; detail was carefully avoided. It expressly provides that the rules and regulations for carrying it into effect may be changed at the will of the Board of Health. These may and undoubtedly will need modification from time to time. The subject is not yet fully developed. Belgium proposes an international commission to agree upon standards of requirements and tests. An *Inter-State*-commission for this purpose has been suggested in this country, or in default of that, action by the general government.

How there can be any diversity of opinion, among disinterested men who have any acquaintance with the subject, as to the necessity of these examinations, it is difficult to imagine, nor do we believe the stockholders of our roads would favor a repeal of this law.

Whatever action your Honorable Body may be pleased to take in regard to the statute of 1880, the law of nature can not be changed. Men will continue to be color-blind, and of defective vision, and in every action for personal injury or damage to property, which by any possible chance may have been caused in whole or in part through such infirmity in any employé, the railroad company will have to pay for having such a man in its employ. Lawyers and surgeons are fully alive to the importance of this matter. So far as present employés are concerned, the examinations are completed and the records made up. It is not now in regard to them that the law is so important. Law or no law, the companies will find for such of their employés as have been found with defective vision, whom they desire to retain, places where their infirmity will not be a cause of danger to the public or possible loss to their employers. The companies will not long care to take the chances with those men, while the records of the examining surgeons, which no legislative action can affect, stand unimpeached. Nothing short of a compulsory examination, under proper legal restrictions, says Dr. Hamilton, will prevent the filling of our ships with unsound crews. Nothing short of it, say we, will prevent men of defective vision running our railroad trains into danger.

All of which is respectfully submitted.

GEO. M. WOODRUFF,	}	<i>Railroad</i>
JOHN W. BACON,		
WILLIAM H. HAYWARD,		
		<i>Commissioners.</i>

HARTFORD, January, 1881.

APPENDIX.

APPENDIX.

WHISTLING.

STATE OF CONNECTICUT.

OFFICE OF THE RAILROAD COMMISSIONERS,

HARTFORD, May 20, 1880.

Be it remembered, that on the 29th of April, 1880, H. R. Coffin and others, citizens of Windsor Locks, Conn., preferred their petition to this Board, as follows:

“ We the undersigned, citizens of Windsor Locks, respectfully petition your Honorable Board that you give permission to the New York, New Haven & Hartford Railroad Company, to run their trains and locomotives through this village without whistling for the different crossings, after passing the cotton mill, in going north, and after passing the turn table in going south. The close proximity of the railroad to our Main street, and the number of horses and carriages hitched to posts in front of the stores upon said street by people from the neighboring towns, who come here to trade, also the large amount of travel through said Main street by our own citizens, render the frequent whistling a source of great danger, causing many accidents from frightened horses and runaways. Our prayer is for the greater protection from accidents, which we believe will be the result should you grant our petition.”

As by said petition on file will fully appear.

Upon which petition it was on the said 29th of April,

Ordered “That the same be heard at the office of the Railroad Commissioners at Hartford, on Tuesday, May 11, 1880, at 10.30 A.M., and that notice thereof be given to the said petitioners, and the said railroad company, by George T. Utley, by depositing in the post office at Hartford, postage paid, true and attested copies of said petition and this order, one addressed to Hon. Edward I. Sanford, Secretary New York, New Haven & Hartford Railroad Company, New Haven, Conn., and one addressed to H. R. Coffin,

Esq., Windsor Locks, Conn., on or before the 1st day of May, 1880."

And on said 11th day of May, we met at the time and place named in said order, and said petitioners appeared to prosecute their petition, and said New York, New Haven & Hartford Railroad Company also appeared, and said parties were fully heard.

And on consideration we are of opinion that the whistling complained of is not only a source of annoyance to the citizens of Windsor Locks, but is also liable to cause accidents in the manner complained of, and, unless necessary to warn persons crossing the tracks of the approach of trains, should be discontinued. Did the law confer upon us the power to order the company to discontinue the use of the whistle, and also make that order a protection to the company, should an accident occur at a crossing, against any claim that in not sounding it they were guilty of negligence, we should not hesitate to make such order. But as the law now is, we have no power to order, and our recommendation would be no protection to the company in case of a suit.

We therefore refer the petitioners to the General Assembly as the only tribunal competent to grant the relief prayed for.

GEORGE M. WOODRUFF,	} <i>Railroad</i> <i>Commissioners.</i>
JOHN W. BACON,	
W. H. HAYWARD,	

UNIFORM TIME SERVICE OF THE WINCHESTER OBSERVATORY.

To the Honorables GEORGE M. WOODRUFF, JOHN W. BACON,
WILLIAM H. HAYWARD, *Railroad Commissioners for the
State of Connecticut:*

After your examination of the public time service undertaken by Yale College in behalf of the railroads and cities of this State, you have requested me to prepare a statement of the work we have so far accomplished in this matter, and to present you with any views whose adoption might seem to add to its further efficiency.

In deciding to undertake the service for the State, the Observatory Board were much influenced by the following considerations:

1st. Connecticut is essentially a manufacturing center. There are many thousands of persons engaged in her factories upon whose precision and economy of time the success of the State in her struggle for trade must ultimately depend. Any service which will train these persons into habits of punctuality, and which will affect all employers and all employees with the same strict impartiality, so far as wages for time employed is concerned, will be a great benefit to the State in the amount of money actually saved to it, and in the satisfaction which is felt by the employees of large corporations that the time kept is beyond any question.

2d. There are large financial interest centered in the insurance, banking, and brokerage offices in the State which are directly hampered by having no fixed times for office opening and closing. The meeting of an obligation held by a person in New Haven may fail because the payee in Hartford thinks from his watch the New Haven Bank is closed, when in reality there remains time for a telegraphic transfer of funds.

3d. The numerous annoyances caused to the traveling public by the changes of time at various stations, and the business engagements broken from a lack of common time, annually make up a large financial loss to the community, in

addition to the vexation of mind. Not infrequently legal questions depend for their right adjustment on the time of day at which a particular event occurred, and the authority of the time-pieces in use in different places becomes one of exceptional interest. Notably has this been the case in the question of contested elections, where the closing of the polls at a particular instant has been the means of excluding voters who felt they still had the right of placing votes.

4th. A careful canvass of the Railroad Superintendents of New England shows that it is almost their unanimous opinion that such a service directly conduces to the safety of travel, and it is entirely unanimous on the part of the railroads transacting a large business. Not only does such a service add to the public safety by the direct starting and stopping of the trains, but by the education which it encourages among all the railroad employees in the subject of accurate time.

It is always felt that the real safety of railroad travel depends not wholly upon the methods of signalling, or the stringent rules of a company, or upon the various mechanical appliances in use for lessening the amount of work left to human judgment, though each of these agencies contributes a part to this safety, but it does depend to a very large degree upon the education, experience, and fidelity to duty of the employees who have the actual running of trains under their charge. Now it is the practical result of such railroad services as Yale and Harvard have undertaken that there is a certain emulation fostered among the employees as to the accuracy and time-keeping qualities of their watches. The fact that at certain times every day at every station of their road the observatory standard time-signals will come with unerring precision, the feeling of the responsibility which they incur by refusing to avail themselves of the daily time-signals, the personal pride they have in being authorities on the subject of correct time, the opprobrium cast upon them by their associates if they neglect to take such a simple precaution as to examine their watches at every opportunity because of the risk they expose their associates to,—all these reasons

operate in practice to instil accuracy in time as a matter of habit.

These and other reasons having decided our Board to undertake the public time-service, the policy and methods of performing it were adopted in accordance with the following considerations :

1st. The time furnished must be that which would be acceptable to the largest number of people. It is a matter of no importance whether the selected time be five minutes fast or slow of the time now adopted in any particular city ; it is a matter of the utmost importance that it be the *same* time throughout the State. It was found in examining the matter there could fairly be but one opinion as to the time to be adopted, and that it should be the time of the metropolis of the United States which is the time employed by four-fifths of the manufacturing and railroad interests of the State. By adopting this standard Connecticut is in sympathy with the wide expanse of territory between Buffalo and Rhode Island, and takes the first step toward dividing the country into large sections which shall have common standards of time.

2d. The time furnished must have the greatest possible accuracy. Half a minute might not be of great importance in most of the transactions of life ; neither would the fiftieth of an inch be of great importance in ordinary measurements. But in such a public time-service, as in the matter of the standard yard kept at the State engineer's office, there can be no middle ground between accuracy and carelessness. If the jewelers in the various cities or the conductors of our railroads once feel that they cannot implicitly rely upon the observatory time-signals, that there may be errors of ten or fifteen or thirty seconds in them, then in any case where their own time-pieces differ much from the observatory time-signals they are in painful doubt as to which is right, and they may with some excuse decide in favor of a watch which has not before failed them. Then, too, the whole education of the people in accurate time is lost, if they cannot constantly rely on the unquestioned accuracy of the time-service.

3d. The method of distribution must be as simple as is consistent with precision and certainty of understanding the signals sent, and so far as possible the ordinary telegraphic apparatus in every station should be the means of carrying the time-signals.

The entire service therefore has been organized in harmony with the views above expressed, which have all been derived from the results of the experience of other time services, particularly in England and that of the observatory of Harvard College in Massachusetts.

Early in the year the preparations were completed and the following circular was issued by the observatory.

CIRCULAR.

THE RAILROAD TELEGRAPH SERVICE.

The distribution of the standard Time over the State at large, through the instrumentality of the Western Union Railroad Telegraphs, takes place twice a day. This distribution is automatically accomplished by the clock itself, which is put into circuit with a relay whose repeating points accomplish the distribution over any number of lines desired. The following circular, with its blanks properly filled, is posted in the principal railroad telegraph offices in Connecticut, and sufficiently explains the service to be readily comprehended by the railroad employes and the traveling public, for whose benefit the service is undertaken.

YALE COLLEGE PUBLIC TIME SERVICE.

RAIL ROAD STANDARD TIME.

INSTRUCTIONS TO THE TELEGRAPH OPERATORS.

On and after _____ the standard New York time of this Railroad will be sent by telegraph from the Winchester Observatory of Yale College to the Stations along the lines of the road, and telegraph operators will be careful to see their telegraph instruments are in readiness to receive the time signals, beginning at 7.28 A.M. and at 11.58 A.M., and continuing for four minutes in each case, according to the following schedule:—

7.28 A.M. The word "Time" will be sent by the New Haven operator, and immediately thereafter the clock-beats of the Observatory clock will be sent over the various divisions of the road. These beats are for the even seconds, and for the last five seconds of each minute. Thus the telegraph instruments in the circuit give the seconds as follows: 0^s 2^s 4^s 6^s 8^s, and so up to 50^s 52^s 54^s 56^s 57^s 58^s 59^s 60^s. These beats continue until 7^h 29^m 40^s, when there is a complete silence for 20^s, and the first beat is for 7^h 30^m 0^s. Then the beats continue as above until 7^h 32^m, when the operator at New Haven will disconnect the instrument.

11.58 A.M. The same schedule is repeated, the beats being omitted for the twenty seconds after 11^h 58^m 40^s, and commencing again at exactly twelve o'clock.

This standard of Time is slow of Boston 11^m 46^s.3, and is fast of Washington 12^m 10^s.5. It is standard for the meridian of the New York City Hall.

LEONARD WALDO,

By order

Astronomer in Charge.

Supt.

R.R.

It is not possible to maintain absolute accuracy in any standard clock, and queries are frequently addressed to the observatory as to the accuracy attained in this service. In reply it can only be said that the facilities at the disposal of the observatory for an accurate service are exceptional, and that the records show a favorable comparison with those of the best European services. As a rule the telegraphic beats of the clock in any part of the State are exact to within less than one-third of a second, and for special scientific work the observatory will furnish, as nearly as possible for any given time, the exact error of the mean time standard in hundredths of seconds.

THE LOCAL CITY SERVICES.

Besides the above service twice a day, the observatory has taken steps to introduce a continuous local service in those cities where any considerable number of jewelers, banks, and manufacturers desire a constant regulation of the standard of Time. Where this continuous distribution takes place over the ordinary telegraph instruments, the following circular is furnished by the observatory, to be posted near the instrument:—

STANDARD TIME FROM THE WINCHESTER OBSERVATORY OF YALE COLLEGE.

This Telegraphic Instrument records the beats of the Observatory mean time standard clock at the even seconds, beating the last 5 seconds of each minute, and omitting the last 20 seconds of each five minutes.

This standard of Time is slow of Greenwich, Eng., $4^h 56^m 1^s.7$, and of Boston, $11^m 46^s.3$. It is fast of Washington $12^m 10^s.5$, and is standard for the meridian of the New York City Hall.

The observatory will entertain proposals for any extension of its usefulness in respect to furnishing these standard time signals to persons or corporations so desiring.

In the New Haven local service the time signals are received continuously by the subscribers. Owing to the cost of maintaining constant telegraphic communication with other cities, it is not at present practicable to deliver the time signals to other cities except at the stated intervals of each day given in the circular of the Railroad Service. This is found to be, in practice, abundantly sufficient to allow the time-pieces to be set with the signals, or to determine their errors with exactness. It is not always possible to accomodate single jewelers at a distance from the observatory these signals. Applications for the service, however, will always receive attention.

THE FOLLOWING INSTRUMENTS WILL BE USED BY THIS DEPARTMENT OF THE OBSERVATORY IN THE DISTRIBUTION OF STANDARD PUBLIC TIME.

No.	INSTRUMENT.	MAKERS.	CONSTANTS.	REMARKS.
1	Transit.	Troughton & Simms, London.	Aperture 3.99 in. Focal length 5.1080 ft. Edge of the cube 8.00 in. Diameter of pivots 1.465 in. Value 1 div. of the level 0".930. Value 1 div. of the reticule 1s.495.	Provided with filar micrometer, reversing apparatus, fixed collimators, and mounted on granite piers. Reticule of 25 lines by Rogers.
2, 3	Pair of collimators.	Wm. Grunow, New York.	Aperture 1.50 in. Focal length 17.0 in.	Reticules by Rogers.
4	Mean time standard clock.	E. Howard & Co., Boston, No. 191.	Dennison's 4-legged gravity escapement with jewelled pallets. The pendulum has a steel rod with mercurial compensation. Records the even seconds and the last 5 seconds of each minute, but omits the last 20 seconds of each 5 minutes.	An examination of the rates of this clock for a nine months trial at the Harvard College Observatory gives (Feb. to Oct., 1879) smallest mean daily rate —0s.159 (Mar.) Largest mean daily rate —0s.519 (Aug.), and the curve of rates follows the barometric curve.
5	Sidereal time stand'd clock.	William Bond & Son, Boston. No. 367.	Bond's 6-legged gravity escapement. The pendulum has mercurial compensation and steel rod. Records each second except the 59th second of each minute. Jewelled.	Mr. Hartnup of the Liverpool and Prof. Rogers of the Harvard College Observatory have had this clock at different times. Both observers found it an unusually excellent time-piece, the latter giving its extreme variation of rate as 0s.16 for seven months in 1868.
6	Sidereal clock.	Wm. Hillhouse, New Haven.	Dennison's 6-legged gravity escapement. The pendulum has a steel rod with mercurial compensation.	To be used as an alternative to 4.
7	Sidereal box chronometer.	Poole, London. Resprung and adjusted by Negus.		Eight day chronometer.
8	Mean time pocket chronometer.	Johnson, London. No. 1436.		
9	Chronograph.	William Bond & Son, Boston. No. 313.	Bond's spring governor. Barrel 13.5 in. long and 6.0 in diameter. Runs for 2h.5.	Regulated to sidereal time for transit observations.
10	Chronograph.	Alvan Clark & Sons, Cambridgeport.	Clark's conical pendulum governor. Barrel 14.1 in. long and 6.0 in. diameter. Runs for 2h.0.	Regulated to mean time for the comparison of time-pieces while rating.
11, 12	Repeating relays.	Chas. Williams, Jr., Boston.	Each 8 ohms resistance.	For repeating in three circuits simultaneously. For use with the clocks.
13-25	Telegraph sounders.	Chas. Williams, Jr., Boston.	Each 27 ohms resistance.	For use in distributing time signals on local circuits.
26-35	Thermometers.	Huddleston, Boston.	3 maxima, 3 minima, and 4 ordinary thermometers. Fahrenheit's scale.	For use in the oven, refrigerator, and clock-case.
36	Thermometer.	Kew 584.	Fahrenheit's scale.	Used as a standard.
37	Mercurial barometer.	James Green, New York.		
38, 39	Compass galvanometers.	Chas. Williams, Jr., Boston.		For detecting induced currents and tracing telegraphic interruptions.
40	Apparatus for measuring the arc of vibration of a pendulum.	Wm. Grunow, New York.	Reads, for a seconds pendulum, to 5 seconds of arc.	Constructing.
41-60	Repeating relays and sounders.	Chas. T. Chester, New York.	Each 27 ohms resistance.	For the railroad circuits in different parts of the State.

You will comprehend from the above circular that the arrangements made by the observatory are very complete; in all those points relating to efficiency and accuracy they compare with the arrangements of the best foreign observatories, and will, I think, exert an important influence for the better upon other services within the limits of the United States.

Doubtless you are familiar with the success and with the cordial reception of our service by the railroads. The New York, New Haven, and Hartford, with its various divisions, was the first road to adopt the system throughout the length of its lines. Then followed the Connecticut Western, the Connecticut Valley, the Naugatuck, the New York and Boston Air Line, and incidentally to these all the roads connecting with them.

The city of New Haven at once adopted the standard time, and the manufacturing and commercial people have found it to be of the greatest convenience to keep the time which tells when the express messengers, boats, trains, and mails, leave and arrive, without that continuous preliminary and often times erroneous calculation which I am told takes place in the State Capital when a resident desires to know any particular one of the three times there kept, each of which controls a large class of interests. The citizens of New Haven now feel perfectly assured that there is but one time by which all the people and transactions of the community are governed.

I need not here stop to show how certainly it becomes necessary with a constantly growing civilization that all the interests of the community should have the same time. You are aware that in England, Ireland, Scotland, France, Germany, Austria, Russia, and Switzerland, the question of public time is one of the important offices of the large observatories, and is the subject of repeated legislation. You are also doubtless aware that our sister commonwealth of Massachusetts is governed by the time of its greatest university, and that this service has a strong hold upon Massachusetts and that part of New England to the North and East of the State. Indeed one of the prominent railroads of Connecticut

avails itself of this standard of time, to the inconvenience of the people whose interests are more with New York than they are with Boston. It is not unreasonable to suppose that this railroad would adopt the standard by which the State transacts its business, at least over the western division of its road, when a proper representation of the amount of inconvenience their present standard causes their patrons is made.

Throughout Northern New England it has been found that the railroads act as the distributors of time; and daily at the telegraph offices along these roads there will congregate the local jewelers and messengers from factories, who note errors of their watches as the observatory time is sent over the wires. So it is getting to be in our new service in Connecticut. The circular which is given above, is readily understood by the local jewelers who go to the telegraph offices, and thus are furnished with an accurate time, which they in turn distribute to the town in which they live by means of town clocks and their own regulators.

The Massachusetts-Harvard system has not had to encounter one serious difficulty which threatens to oblige us to abandon our work just at the time when it is fairly under way and is giving promise of a usefulness to the State manifold greater than the cost of its support. Most of the prominent New England railroads have one of their termini in Boston. It becomes therefore an easy matter for them to take concerted action regarding the financial support of the public time, and with the aid of the city of Boston and the private subscriptions of persons interested, it has been not difficult to secure the \$3,000 annually received to support the Harvard observatory in this work. Even in Boston however the opinion has been freely expressed that inasmuch as the benefit is as great or greater to the people as it is to the railroads, the state or city should assume the whole of the burden.

In our own commonwealth the situation is far different. We have no large city to act as a railroad center; we have no university of the wealth of Harvard; and yet public safety in travel, and a common time by which to transact our busi-

ness and to run our factories is just as important to us as it is to our sister commonwealth.

We ought to enjoy the same advantages as Massachusetts, but we must resort to other schemes for the financial support of this service, than those which are practicable in Boston. The university under whose auspices this work has commenced, is straitened for the funds necessary in its daily work. The railroads feel, with justice, that while the burden ought not to fall on Yale College, it ought not on the other hand to fall on them, since they pay so large a share of the State tax, and act as the distributors of the time by which the State is greatly benefited. The debt incurred by the observatory for the maintenance of this service during the past year, amounts to \$1,800, and it would have been still larger but for the public spirit shown by the New York, New Haven, and Hartford Railroad Company, and a number of private gentlemen in New Haven.

I would respectfully ask the consideration of your honorable Board to this question to enquire whether there could not be appropriate legislation on the ground of public expediency and safety in railroad travel, devised in this subject, which should retain to the state the valuable benefits accruing, while at the same time the observatory of Yale College might be partially relieved from its support. You will see that such a service can only exist in connection with an observatory sufficiently large and well developed to reflect credit upon the state, and you will readily comprehend that in the present unsettled and unsatisfactory condition of the public time question in the United States, any such legislative action must have a special value to the other states, which have not perhaps the full facilities for taking a precedent action in this important question which we possess.

I am, gentlemen, Your very obedient servant,

LEONARD WALDO.

NEW HAVEN, December 20, 1880.

REPORT

OF THE RAILROAD COMMISSIONERS IN REGARD TO ACCIDENTS ON THE NEW YORK AND NEW ENGLAND RAILROAD, AND INCIDENTALLY AS TO THE GENERAL MANAGEMENT OF SAID ROAD.

Soon after the collision on the New York and New England railroad, known as the Hop River accident, in which five employés of the Company lost their lives, petitions were extensively circulated and numerous signed in Rockville and vicinity, asking us “to make a thorough investigation as to the causes of the late accident on the New York and New England railroad at Hop River, and especially to inquire whether the manner in which the New York and New England Railroad Company was running its trains on the Rockville railroad, and the branch railroad from Rockville to Springfield, in any manner contributed to said accident, and whether said trains are now run so as to endanger the public that travel on said railroads.”

Before these petitions were presented, the Andover accident occurred on the 23d of November, by which one brakeman was fatally injured, and we were asked by the Company to include in our investigation all the accidents which had occurred on their road in this State. An order was therefore issued for such an investigation, which commenced on the 15th of December, 1880, and was continued by adjournment till the 29th.

The inquiry, however, was permitted to take a much wider range, and to include an investigation into the general management of the Company, as to the mode of running its trains, the character of men employed, the work required of them, and the wages paid; and further, whether information

in regard to delayed trains and accidents, to which the public had a right, was withheld.

Three train accidents, attended with loss of life, were inquired into by us, and will be considered in the order of time in which they occurred.

The first was the North Windham accident, on the 13th day of August, 1880, caused by express freight train No. 21, of 19 loaded and 6 empty cars, running into the rear of an extra train of 30 empty cars, which was just starting out after having taken water at North Windham station. Both trains had run through from Boston, but it is not necessary to note their movements until they reached Putnam station, 20 miles east of North Windham.

The extra arrived at Putnam at 6.56 P. M., in charge of George King, conductor, with C. H. Atkins as engineer. Here they received an order from the train-dispatcher at Boston, as follows: "Run to Willimantic, keeping out of the way of regular trains. Run ahead of 21." They left Putnam at 7.10 P. M., 39 minutes ahead of No. 21, met passenger train No. 64 at Hampton, $7\frac{1}{2}$ miles from North Windham, at about 8.30, and arrived at North Windham about 8.53; stopped for water, and at about 8.56, just after getting under headway, were run into in the rear by the engine of No. 21. Train No. 21 arrived at Putnam at 7.45, and left at 7.49, twenty-nine minutes late. An order was here given to Conductor Foley and Engineer Way of that train, as follows: "No. 69 and extra, King conductor, run ahead of you from Putnam." Train 21 then ran to Elliot's, and set off for No. 64 passenger train to cross them, which arrived there at 8.35 P. M., being four minutes late. No. 21 then pulled out for Willimantic, and at 8.56 ran into the rear of the extra at North Windham, making the run of $11\frac{1}{2}$ miles in 21 minutes, including the time occupied in getting under way at Elliot's, and the slowing-down, if any, at North Windham, an average speed of 33 miles an hour, but as part of the distance is an up-grade of 40 to 50 feet per mile, the actual speed a portion of the time must have been 40 miles an hour, and indeed Conductor Foley admits that he ran at that rate, but claims

that he had slowed down to 20 miles on approaching North Windham. It is undoubtedly true that freight trains had not unfrequently been run at as high a rate of speed before, and that this fact was known to the superior officers of the road, and in consequence thereof Superintendent Shephard had issued an order on the 11th of August, two days before, that "local freight trains must not run to exceed a speed of 15 miles per hour, other freights must not exceed their schedule time, and extra freights must not exceed 20 miles per hour without a special order." Conductor King was running his train according to this limitation, and Conductor Foley admits that he had heard of this order, although he had not seen it. He started his train, however, from Elliot's, only 12 minutes ahead of No. 35, Washington express, knowing that he would be obliged to run over 30 miles an hour to keep ahead of it ten minutes, as required by the rules.

There is no evidence that Engineer Way ever knew or heard of the order of August 11. On discovering the extra at North Windham, Engineer Way, first doing what he could to stop his train, jumped from his engine, and, striking his head against a tie, was killed. His engine dashed into the rear of the extra, wrecking a number of the cars, having its own cab knocked off, and being otherwise injured.

In looking for the immediate cause and responsibility for this accident, we return to the order under which the extra was running, and of which No. 21 had notice. What did it mean, and what were the duties imposed by it upon the trainmen of either train? The conductors of both trains were before us, and while each naturally claimed that the order threw the chief responsibility on the other, yet the fair and generally-understood meaning of such an order is, as respects the train in advance, that it has the right to run ahead, encroaching, if necessary, on the time of the following train, but keeping itself properly protected in the rear, and as to the following train, that it must run expecting it may find the leading train at any point, and be kept under such control that it can always be stopped on seeing proper signals.

In this case, the extra was not properly protected, nor was No. 21 under proper control. The extra, as it approached North Windham, was running slowly, Conductor King thinking he might find a train there, and Engineer Atkins intending to take water. King, knowing he was just about on the time of train 21, tried, by ordering the brakes off, to crowd the engine by ; but the engineer reversed his engine and stopped the train. King, finding he must stop, hurried his brakeman back with the red light, and himself went forward to induce the engineer to hurry on. When he had taken water, and not till then, the engineer called in the signal-man and started his train. Before the signal-man reached his train the glare of the head-light of No. 21 was seen upon the rail, and the accident occurred.

There can be no question but that the calling in of the signal-man at the very time he was most needed was an act of gross negligence ; and, on the other hand, we think it equally clear that No. 21 was not under such control as was required by a proper regard to the notice that an extra train was running ahead of them. As the grade is descending from Hampton to North Windham, the conductor is, by the present rules, responsible for the speed of trains. No such rule, however, was contained in the running directions then in force, and in running as fast as he did that night between stations, Engineer Way was only doing what had been sanctioned, if not encouraged, by the former management, prior to the order of August 11.

The precise rights and responsibilities of the two trains, running under such an order and notice as were given in this case, do not appear to be anywhere defined in the rules of the company ; nor did the running instructions in force on the 13th of August make it absolutely the duty of the signal-man sent back to place torpedoes on the track when called in. The present rules are explicit on this point. Again, Rule No. 13 of the running directions now in force requires that "Trains and engines must be kept under perfect control when approaching end of double track, junction switches,

stations, or water-tanks, and especially terminal stations, stations at which there are switching engines, and stations or side-tracks at which they are to meet or pass other trains or engines." No such rule existed at the time of the accident. We are, however, of the opinion that the accident was not attributable to the want of such a rule, as the signal was probably seen by Way before his engine would have reached a torpedo placed by the signal-man, and Foley admits that it was his duty to have had his train under control on approaching North Windham, although no such rule was then published; and, indeed, he claims that he did have it so under control.

It was further claimed that the railroad company were negligent in several other respects than those referred to. . As the accident was not, in our opinion, attributable to any of them, we find no occasion to pass upon them here.

The circumstances attending the Hop River accident, so called, and the accident near Andover, are much less complicated than those pertaining to the one at North Windham. The one at Hop River on the 8th of October, 1880, was caused by an extra freight train from Willimantic with H. C. Aldrich, conductor, and Walter Forsaith, engineer, colliding with regular passenger train No. 50 from Hartford. Aldrich arrived at Willimantic at 8.34 P. M., registered this time on the train register, and telegraphed to Boston for orders to run ahead of No. 69 freight then at the station. In reply he received an order to "run to Hartford ahead of Nos. 69 and 21, keeping out of the way of other regular trains." After receipting for this order and registering the time of his departure as 8.45 P. M., he himself changed the switch, letting him on to the Hartford track, and calling out "Manchester," gave the signal to start, and stepping on the engine, his train moved away from the station and in a few minutes came in collision with passenger train No. 50 from Hartford, near Safford's Pond bridge over Hop river. The engineers and firemen of both trains and Conductor Aldrich were all fatally injured. Train No. 50 was due at Willimantic at 8.35 P. M., one minute after Aldrich arrived, but was about 20 minutes

behind time. It was not claimed that there was anything ambiguous about the order; the most that was claimed being that the train dispatcher should have said: "After the arrival of No. 50 run to Hartford, etc." But as Aldrich was perfectly familiar with train No. 50, having met it at nearly every station between Willimantic and Hartford, and knew when it should arrive at Willimantic, as he had arrived before it was due, and it could not have arrived after he did without his knowing it, there would seem to have been no more reason for informing him in regard to that particular train than in regard to any other he was to meet. Why he started as he did no one can ever know. Our own impression is that in his anxiety to get off before No. 69, whose leaving time it was, he either forgot the existence of train No. 50 or else assumed that it had come in, notwithstanding he had himself arrived before it was due. It was his duty to have consulted the train register to see if trains had arrived, and his neglect to do so would seem to indicate that he did not think anything about No. 50. Nor did he think of it until after the collision, when asking what he had run into, and being told it was train 50, he exclaimed, "Why did not some one tell me it was not in."

In the petition we were asked to consider whether the manner in which trains were run on the Rockville branch in any manner contributed to the accident. We do not think it did, for the fact that No. 50 was habitually late, caused sometimes by waiting at Hartford, and sometimes for a train from Rockville, must have been well known to Aldrich, since, as heretofore stated, he often had to meet and cross it, and this fact would have led him to expect it to be late that night had he thought at all about it. It is very unfortunate for a perfect understanding of the case that death has sealed the lips of the only person or persons who could tell just why Aldrich moved his train into almost certain destruction, but under such light as we could obtain it can be attributed only to his own forgetfulness.

The Andover accident on the 23d of November was caused by a collision between an extra engine, No. 46, from Williman-

tic, Gillett, engineer, with the New York express freight train No. 54 from Hartford. The order under which Gillett was running read as follows: "Run to Andover regardless of No. 54 and No. 74, and to Hartford, keeping clear of other regular trains." He left Willimantic at 6.59 A. M., ran to Andover and waited there 57 minutes until train 44 from Hartford had passed down. He then pulled out, and at a point some two miles west of Andover, came in collision with No. 54. Here the inquiry was whether the order was one plain to be understood, or whether Gillett was misled by its phraseology. Taken apart from the circumstances of the case, there might be a liability to misunderstand it. But every railroad man to whom it was submitted by us, including a large number of conductors and engineers, pronounced its meaning plain. No. 54 and No. 74 were both overdue at Willimantic before Gillett left, and he had no right to move against them except by special orders, and then only so far as the order directed, which in this case was to Andover, where he should have remained until No. 54 and No. 74 had both arrived, and then proceeded, keeping clear of other regular trains. That this form of order had been often used and never misunderstood was also in evidence, as well as the further fact that no inquiry had ever been sent back as to the meaning of any such train order received on the road. Gillett himself seems to have understood the order, for immediately after the collision he asked what train he had run into, and on being informed that it was No. 54, said, "Then it was my fault," and immediately abandoned his engine and left the State. Gillett was confessedly a man of limited experience as an engineer, and in our judgment for that reason should not have been placed in the exclusive charge of an extra, running under special orders, and hence requiring more experience and intelligence than on trains running by the regular time-card, especially on a single track road having so many, and such often delayed trains.

The Rockville petition also asked us to inquire whether trains were so run on the Rockville railroad, and on the Branch railroad from Rockville to Springfield, so to endanger

public travel on said railroads. On this point we find that at the date of the petition and since the 27th of June, 1880, up to the adoption of the present time-table of November 28th, the schedule time and connections could not be made with the force employed, and that the labor required of the train-men was excessive. That while the constant failures to make schedule time were very annoying to the patrons of the road, the only danger to the traveler was that to which his train was exposed by reason of the train-men being less competent for their duties by reason of over-work, and such as was incident to the practice of running the locomotive backwards. Under the time-table adopted November 28th, there is no difficulty in ordinarily doing the work required, and making schedule time and regular connections, though the duties of the train-men are still somewhat above the average. The practice of running the locomotive backwards, and that too at night without a proper head-light on the tank, was still continued at the time of our hearing. It is undoubtedly sometimes necessary that a train should be drawn by an ordinary locomotive running backwards, but it should not be allowed as a practice when it can possibly be avoided, and not at all at night without extra precautions.

Several minor accidents were investigated by us which require no notice, being such as are incident to railroads everywhere. So too, several narrow escapes, so-called, were brought to our attention, which upon inquiry, proved not to have been escapes, since no danger threatened. Notably was this the case in regard to the meeting of an excursion train and a regular passenger train at Pomfret Station last summer. To the passengers on the excursion train it very naturally appeared as though they had only narrowly escaped a frightful collision, while in fact the trains met exactly as had been ordered and a collision was scarcely possible.

Allegations of over-work and under pay were also made and inquired into. There are times on all railroads, as in most other employments where the amount and hours of labor required are excessive. This has been true on the New York & New England road, and in consequence of the busi-

ness increasing faster than the facilities for attending to it, such occasions have been more frequent and of longer continuance than on our other Connecticut roads, but that there has been any general overworking of the men we find no evidence. None of the large number of employees examined by us made such a claim, nor is there any reason to believe that overwork contributed in any degree to the accidents on this road.

In regard to compensation, the evidence was that the wages paid men in the freight-house at Rockville were insufficient to provide the best class of help, but among the train-men and shop-hands no complaint was made of the rate of wages, but the evidence showed that they were fully up to the average on other roads. The mode of paying for trips run, instead of by the month is not usual in this State, and is not generally so satisfactory to the men as the latter system. Nor do we believe it to be as well for the company, or as safe for the public. It often expedites business at the expense of safety. Under the trip system, if the train men are for any reason obliged to occupy twice the usual time in getting a train, say from Hartford to Boston, they receive pay only for a single trip, and if compelled in consequence of fatigue to lie by, their pay of course stops until another trip is made. The men are therefore tempted in cases of doubt, instead of taking the side of safety, to run a chance, if thereby they can forward their train towards its destination. And again it is a constant temptation to an ambitious man in order to get extra pay to become overworked, to the injury of himself as well as to the danger of the public.

One other matter was brought to our attention. It was claimed that it was very difficult and often impossible for the general public, or even patrons of the road, to obtain any information from its employés, not only in regard to accidents and trains delayed thereby, but in regard to trains delayed from any other cause. That this has been the case there can be no question. The responsibility for this condition of things seems to be divided between the Western Union Telegraph Company and the Railroad Company. An order of the Western Union Telegraph Company reads as follows :

BOSTON, May 12, 1880.

To all managers and employés of the Western Union Telegraph Company on the line of the New York & New England Railroad:

The rules of this company forbid any employé acting in the capacity of a reporter for any paper or press association.

It is further directed that no employés or agent acting as operator shall furnish to any person or persons information as to delayed trains or accidents which may occur on the line of the railroad, which may be legally withheld.

CHARLES F. WOOD,

*Assistant General Superintendent
Western Union Telegraph Company.*

Rule 19, of General Instructions, published by New York & New England Railroad Company, is as follows:

“Employés will not give information in regard to accidents on the road to any persons except those connected with the Company.”

So far as the Telegraph Company is concerned we have nothing to say, but a literal compliance with No. 19 of General Instructions could not be at all justified. We are very happy, however, to say that the right of the traveling public to have as explicit information as possible in regard to delayed trains is now recognized by the management of this road, and that bulletin boards are to be put up without delay for the purpose of giving this information, as will be seen by the following order:

BOSTON, January 10, 1881.

To Telegraph Operators:—Hereafter you will be required to keep yourselves informed of the whereabouts of regular passenger trains at least half an hour before such trains are due at your station; this will enable you to give information to the public as to the time trains will reach your station, which information you must give promptly and cheerfully. Train bulletins are being made, and when sent you, have them hung in a conspicuous place in waiting room near ticket office window, and all trains must be bulletined half an hour before they are due.

O. M. SHEPARD,

Superintendent Transportation.

It is also due alike to the company and the public to say that very many improvements are being constantly made by

the company in its manner of moving trains, its system of rules, and its general management. To quote from the testimony of Mr. John A. Way, a brother of the engineer killed at North Windham, and who resides on the line of the road :

“I wish to say in justice to the railroad officials that they have from that time to this worked faithfully and assiduously, and used every means in their power to perfect this system, and it is incomparably better than it was in August.”

We have reason to hope and believe that the present management will in future be able so to conduct the business in their charge as to rid the road of any unfortunate ill-repute heretofore resting upon it, and we ask for it a fair and just consideration. The old Hartford, Providence & Fishkill Railroad management was of and among ourselves, studying how to make the road the greatest possible convenience, rather than how to earn the greatest possible income. As it has been, however, Massachusetts capital and Boston capitalists which have made the completion of the New York & New England Railroad through our State, and from Boston to the Hudson, a possibility, the present owners have a right to the control of their own property, subject only to the same supervision and criticism of its management as is applied to our own local roads. This they should expect, and this only should they receive.

GEO. M. WOODRUFF,	}	<i>Railroad</i>
JOHN W. BACON,		
WILLIAM H. HAYWARD,		
		<i>Commissioners.</i>

HARTFORD, January 11, 1880.

STATISTICAL TABLES.

TABLE I.

Number.	1 NAMES OF ROADS AND BRANCHES. [Branches in Italics.]	2		3		4		5		6		7		8		9		10		11		12		13	
		Chartered.		Opened for use.		LOCATION OF ROAD.		To		LENGTH OF MAIN LINE AND BRANCHES.		In Conn.		DOUBLE TRACK.		In Conn.		SIDINGS.		In Conn.		LENGTH OF ROAD, SINGLE TRACK MILES.		In Conn.	
						From				Total.		Total.		Total.		Total.		Total.		Total.		Total.		Total.	
1	Boston & New York Air Line,*	-	1875	1870-73		New Haven, Ct.		Willimantic, Ct.		50.		50.						4.58		4.58		54.58		54.58	
2	Colchester, - - -	-	1876	1877		Colchester, Ct.		Turnerville, Ct.		3.59		3.59						.50		.50		4.09		4.09	
3	Connecticut Central, - - - <i>Rockville,</i>	-	1871	1876		East Hartford, Ct. Melrose, Ct.		Mass. State Line. Rockville, Ct.		20.25 7.		20.25 7.						1.31		1.31		28.56		28.56	
4	Hartford & Connecticut Valley,†	-	1880	1871		Hartford, Ct.		Fenwick, Ct.		46.20		46.20						5.80		5.80		52.		52.	
5	Connecticut Western, - - -	-	1868	1871		Hartford, Ct.		N. Y. State Line.		66.70		66.70						13.02		13.02		79.72		79.72	
6	Danbury & Norwalk,† - - - <i>Ridgefield,</i> <i>Hawleyville,</i>	-	1850	1852 1870 1872		Danbury, Ct. Branchville, Ct. Bethel, Ct.		So. Norwalk, Ct. Ridgefield, Ct. Hawleyville, Ct.		23.80 4. 6.		23.80 4. 6.						5.		5.		38.80		38.80	
7	Housatonic, - - -	-	1836	1840		Bridgeport, Ct.		Mass. State Line.		74.		74.						11.80		11.80		85.80		85.80	
8	Naugatuck, - - -	-	1845	1849		Winsted, Ct.		{ Junction N. Y., N. H. & H. R.R. }		56.55		56.55						10.75		10.75		67.30		67.30	
9	New Canaan, - - -	-	1866	1868		New Canaan, Ct.		Stamford, Ct.		8.30		8.30						.47		.47		8.77		8.77	
10	New Haven & Derby, - - -	-	1864	1871		New Haven, Ct.		Ansonia, Ct.		13.		13.						1.74		1.74		14.74		14.74	
11	New Haven & Northampton, - - - <i>Collinsville,</i> <i>Tariffville,</i> <i>Williamsburg,</i> <i>Turner's Falls,</i>	-	1846	1848-70		New Haven, Ct. Farmington, Ct. Simsbury, Ct. Northampton, Mass. So. Deerfield, Mass.		Bardwell's Fer., Ms. New Hartford, Ct. Tariffville, Ct. Williamsburg, Mass. Turner's Falls, Mass.		94.64 14.09 1.04 7.51 10.07		51.26 14.09 1.94						24.50		13.52		151.85		79.91	
12	New London Northern, ¹ - - - <i>Brattleboro,</i>	-	1859	1849-67		New London, Ct. Miller's Falls, Mass.		Miller's Falls, Ms. Brattleboro, Vt.		100. 21.		56.						22.37		13.15		143.37		69.15	
13	New York, Housatonic & Northern, ²	-	1863	1868		Brkfield June., Ct.		White Plains, N. Y.		5.50		5.50										5.50		5.50	

14	New York & New England, ³	1873	1855-72 1854	Waterbury, Ct. Willimantic, Ct. E. Thompson, Ct. Brookline, Mass. Franklin, Mass. Islington, Mass. Charles River, Ms.	Boston, Mass. Providence, R. I. Southbridge, Mass. Woonsocket, R. I. Valley Falls, R. I. Dedham, Mass. Ridge Hill, Mass. Providence, R. I.	149.66 58.50 17.50 33.75 13.60 2. 1.64 .82	129.84 32.15 5.	18.02	62.78	25.60	358.27	192.59	
15	New York, New Haven & Hartford, ⁴ <i>New Britain, Middletown, Suffield,</i>	1871	1839-70	Harlem Junc., N.Y. Berlin Junc., Ct. " " " Windsor Locks, Ct.	Springfield, Mass. New Britain, Ct. Middletown, Ct. Suffield, Ct.	123.20 3. 10. 4.50	103.28 3. 10. 4.50	123.20	103.28	61.53	53.85	325.43	277.91
16	New York, Providence & Boston, <i>Warwick,</i>	1832	1837	Groton, Ct. Auburn, R. I.	Providence, R. I. Oakland Beach, R.I.	62.50 8.875	17.	50.	5.50	10.	4.75	131.375	27.25
17	Norwich & Worcester, <i>Allyn's Point, In Norwich,</i>	1833	1840	Norwich, Ct. " " " "	Worcester, Mass. Allyn's Point, Ct. Con'ec.N.L.N.R.R.	59.75 6.30 .43	41.25 6.30 .43	..... ..... .....	..... ..... .....	14.20	9.30	80.68	57.28
18	Ridgefield & New York, ⁵	1867		Ridgefield, Ct.	Port Chester, N.Y.			..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....
19	Rockville, - - - - -	1857	1863	Vernon, Ct.	Rockville, Ct.	4.80	4.80	....................	....................	.75...............	.75	5.55	5.55
20	Shepaug, ⁶ - - - - -	1873	1872	Litchfield, Ct.	Hawleyville, Ct.	32.28	32.28	..... ..... ..... .....	..... ..... ..... .....	1.48	1.48	33.76	33.76
21	Shore Line, ⁷ - - - - -	1864	1852	New Haven, Ct.	New London, Ct.	50.	50.	..... ..... ..... .....	..... ..... ..... .....	6.96	6.96	56.96	56.96
22	South Manchester, - - - - -	1866	1869	S. Manchester, Ct.	N. Manchester, Ct.	2.25	2.25	..... ..... ..... .....	..... ..... ..... .....	1.36	1.36	3.61	3.61
23	Watertown & Waterbury, - - - - -	1869	1871	Watertown, Ct.	Waterbury, Ct.	4.60	4.60	....................	....................	.25...............	.25	4.85	4.85
	Total, - - - - -					1,283.195	953.96	191.22	108.78	261.15	185.94	1,735.565	1,248.68

* Road commenced operations in 1870. under the charter granted to the New Haven, Middletown & Willimantic R. R. Company in 1867

⁴ Successor to the Connecticut Valley R. R. Company, chartered in 1868.

⁵ Original charter granted to the Fairfield County R. R. Company in 1835, renewed in 1835, renewed in 1846, and name changed to D. & N. R. R. Company in 1850.

⁶ The New London, Willimantic & Springfield R. R. Company was incorporated in 1847. In 1848, that Company and the New London, Willimantic & Palmer R. R. Company, incorporated by the State of Massachusetts, were permitted, by the Legislature of Connecticut, to become one corporation, to be known as the N. L., W. & P. R. R. Company, the mortgage of which having been foreclosed, the holders of the mortgage bonds were incorporated as the N. L. N. R. R. Company in 1859.

⁷ Unfinished. Length of proposed road, 60 miles; completed only from Brookfield Junction, Conn., to Danbury, Conn., 5.5 miles.

⁸ Road commenced operations in 1867, under charter granted to the Boston, Hartford & Erie R. R. Company in 1863.

⁹ Hartford & New Haven R. R. Company incorporated in 1833; Hartford & Springfield R. R. Company in 1835, and privileges of its charter conferred on H. & N. H. R. R. Company in 1842. N. Y. & N. H. R. R. Company incorporated in 1844, and consolidated with H. & N. H. R. R. Company in 1872.

¹⁰ Unfinished. Proposed line 23.29 miles, of which 15.94 are in Connecticut.

¹¹ Charter granted to Shepaug Valley R. R. Company in 1868.

¹² New Haven & New London R. R. Company incorporated in 1848; mortgage foreclosed and bondholders incorporated as Shore Line Railway Company in 1864.

TABLE II.—CAPITAL STOCK.

Number.	RAILROADS.	14 Authorized by Charter.	15 Authorized by vote of Company.	16 Issued for Cash.	17 Issued for Bonds.	18 Issued for stock of other corpo- rations.	19 Issued for undivided earnings.	20 Issued for increased valuation.
1	Boston & New York Air Line,-	\$4,000,000.00	\$4,000,000.00	.....	\$3,571,300.00	.....	.....	.....
2	Colchester, -	50,000.00	25,000.00	\$25,000.00	.....	.....	.....	.....
3	Connecticut Central, -	800,000.00	800,000.00	361,600.00	.....	.....	.....	.....
4	Hartford & Connecticut Valley,	1,200,000.00	800,000.00	.....	.....	.....	.....	.....
5	Connecticut Western, -	3,000,000.00	3,000,000.00	1,890,100.00	.....	.....	\$101,583.75	\$160,000.00
6	Danbury & Norwalk, -	1,000,000.00	600,000.00	338,416.25	.....	.....	.....	.....
7	Housatonic, -	2,000,000.00	2,000,000.00	2,000,000.00	.....	.....	.....	.....
8	Naugatuck, -	2,000,000.00	2,000,000.00	397,696.00	273,000.00	.....	142,700.00	448,825.00
9	New Canaan, -	200,000.00	200,000.00	164,050.00	.....	.....	.....	.....
10	New Haven & Derby, -	700,000.00	457,000.00	447,100.00	.....	.....	.....	.....
11	New Haven & Northampton, -	5,000,000.00	2,600,000.00	1,882,000.00	.....	.....	578,000.00	.....
12	New London Northern, -	2,000,000.00	1,500,000.00	340,673.33	1,102,660.00	\$56,666.67	.....	.....
13	N. Y. Housatonic & Northern,	3,000,000.00	3,000,000.00	.....	.....	.....	.....	.....
14	New York & New England, -	20,000,000.00	20,000,000.00	.....	7,146,000.00	.....	.....	.....
15	N. Y., N. H. & Hartford, -	15,500,000.00	15,500,000.00	.....	.....	15,500,000.00	.....	.....
16	N. Y., Providence & Boston, -	4,000,000.00	4,000,000.00	3,000,000.00	.....	.....	.....	.....
17	Norwich & Worcester, -	3,825,000.00	3,825,000.00	2,604,400.00	.....	.....	.....	.....
18	Ridgefield & New York, -	1,250,000.00	1,250,000.00	160,700.00	46,400.00	.....	.....	.....
19	Rockville, -	120,000.00	100,000.00	108,750.00	.....	.....	.....	.....
20	Shepaug, -	700,000.00	300,000.00	89,700.00	210,000.00	.....	.....	.....
21	Shore Line, -	1,000,000.00	1,000,000.00	62,845.20	678,125.00	.....	.....	259,029.80
22	South Manchester, -	40,000.00	40,000.00	40,000.00	.....	.....	.....	.....
23	Watertown & Waterbury, -	150,000.00	130,000.00	118,200.00	.....	.....	.....	.....
	Total, - - -	\$71,815,000.00	\$67,127,000.00	\$14,031,230.78	\$13,027,485.00	\$15,556,666.67	\$822,283.75	\$867,854.80

TABLE III.—CAPITAL STOCK.

Number.	RAILROADS.	21 Otherwise issued.	22 Total amount issued.	23 Total issued per last report.	24 Issued per mile of road.	25 Amount held in Connecticut.	26 Amount same per last report.
1	Boston & New York Air Line, -	-	\$3,571,300.00	\$3,260,000.00	\$71,426.00	\$973,300.00	\$634,800.00
2	Colchester, -	-	25,000.00	25,000.00	6,963.79	25,000.00	25,000.00
3	Connecticut Central, -	-	448,500.00	448,500.00	16,458.72	325,000.00	325,000.00
4	Hartford & Connecticut Valley,	-	.....	1,069,000.00	.....	.....	988,500.00
5	Connecticut Western, -	-	1,890,100.00	1,890,100.00	28,337.33	1,586,000.00	1,586,000.00
6	Danbury & Norwalk, -	-	600,000.00	600,000.00	17,751.48	261,700.00	204,250.00
7	Housatonic, -	-	2,000,000.00	2,000,000.00	27,027.03	675,300.00	680,300.00
8	Naugatuck, -	-	2,000,000.00	2,000,000.00	35,366.93	1,497,800.00	1,484,700.00
9	New Canaan, -	-	164,050.00	164,050.00	19,765.06	137,000.00	137,000.00
10	New Haven & Derby, -	-	447,100.00	447,100.00	34,392.30	398,900.00	398,900.00
11	New Haven & Northampton, -	-	2,460,000.00	2,460,000.00	24,845.98	1,610,600.00	1,680,000.00
12	New London Northern, -	-	1,500,000.00	1,500,000.00	12,396.69	964,700.00	959,700.00
13	New York, Housatonic & Northern,	-	261,200.00	261,200.00	4,353.33	42,800.00	42,800.00
14	New York & New England, -	-	7,146,000.00	6,136,000.00	23,968.87	31,800.00	21,500.00
15	New York, New Haven & Hartford,	-	15,500,000.00	15,500,000.00	110,163.47	6,603,100.00	6,395,000.00
16	New York, Providence & Boston,	-	3,000,000.00	3,000,000.00	42,031.52	65,500.00	73,900.00
17	Norwich & Worcester, -	-	2,604,400.00	2,604,400.00	39,175.69	85,100.00	87,100.00
18	Ridgefield & New York, -	-	207,100.00	207,100.00	8,892.23	119,900.00	119,900.00
19	Rockville, -	-	108,750.00	97,750.00	22,656.25	108,750.00	96,250.00
20	Shepaug, -	-	297,000.00	297,000.00	9,200.74	296,700.00	296,700.00
21	Shore Line, -	-	1,000,000.00	1,000,000.00	20,000.00	665,600.00	641,200.00
22	South Manchester, -	-	40,000.00	40,000.00	17,777.78	40,000.00	40,000.00
23	Watertown & Waterbury, -	-	118,200.00	118,200.00	25,695.65	118,200.00	118,200.00
	Total, -	\$824,679.00	\$45,388,700.00	\$45,125,400.00	*\$35,470.86	\$16,532,750.00	\$17,036,700.00

* Average.

DEBT.

TABLE IV.—CAPITAL STOCK.

Number.	RAILROADS.	27 Par value per share.	28 Number of stock- holders in Conn.	29 Number of same per last report.	30 Rate of interest on funded debt.	31 Unpaid interest on same.	32 Total amount. funded debt.	33 Amount of same per last report.
1	Boston & New York Air Line, -	\$100.00	348	310	7 per cent.	.....	\$500,000.00	\$500,000.00
2	Colchester, - - -	100.00	1	1	7 " "	.....	25,000.00	25,000.00
3	Connecticut Central, - - -	100.00	130	130	7 " "	\$21,805.00	325,000.00	325,000.00
4	Hartford & Connecticut Valley, -	.....	.....	175	7 " "	245,000.00	1,000,000.00	2,250,000.00
5	Connecticut Western, - - -	100.00	210	210	7 " "	896,000.00	3,200,000.00	2,945,500.00
6	Danbury & Norwalk, - - -	50.00	92	93	6 and 7 "	.....	500,000.00	500,000.00
7	Housatonic, - - -	100.00	372	375	5, 6 and 7 "	.....	850,000.00	550,000.00
8	Naugatuck, - - -	100.00	436	432	.....	.....	.....	.....
9	New Canaan, - - -	50.00	197	197	7 " "	13,317.06	99,878.25	99,878.25
10	New Haven & Derby, - - -	100.00	320	320	7 " "	.....	525,000.00	525,000.00
11	New Haven & Northampton, -	100.00	215	224	6 and 7 "	.....	2,689,000.00	2,324,000.00
12	New London Northern, - - -	100.00	219	205	5, 6 and 7 "	.....	1,499,500.00	687,500.00
13	New York, Housatonic & North'n, -	.....	.....	.....	.....	.....	249,000.00	249,000.00
14	New York & New England, - -	.....	9	8	6 and 7 "	.....	6,468,000.00	4,708,000.00
15	N. York, New Haven & Hartford, -	100.00	1,785	1,683	.....	.....	.....	.....
16	New York, Providence & Boston, -	100.00	18	20	7 " "	.....	1,000,000.00	1,050,000.00
17	Norwich & Worcester, - - -	100.00	28	28	6 " "	.....	400,000.00	400,000.00
18	Ridgefield & New York, - - -	50.00	109	109	.....	.....	.....	.....
19	Rockville, - - -	100.00	45	45	6 " "	.....	6,000.00	22,000.00
20	Shepaug, - - -	100.00	14	14	7 " "	98,000.00	400,000.00	400,000.00
21	Shore Line, - - -	100.00	185	179	4½ " "	.....	200,000.00	200,000.00
22	South Manchester, - - -	100.00	9	9	.....	.....	.....	.....
23	Watertown & Waterbury, - -	50.00	56	56	7 " "	9,220.00	19,000.00	19,000.00
	Total, - - -		4,798	4,823		\$1,283,342.06	\$19,755,378.25	\$7,779,878.25

TABLE V.—DEBT.

Number.	RAILROADS.	34 Amount of bills payable.	35 Am't of same per last report.	36 Accounts payable, etc.	37 Total.	38 Total per last report.	39 Proportion per mile of road.	40 Total stock and debt.
1	Boston & New York Air Line, -	.....	\$6,813.71	\$13,647.07	\$513,647.07	\$551,389.57	\$10,272.94	\$4,084,947.07
2	Colchester, -	.....	.....	.....	25,000.00	25,000.00	6,963.78	50,000.00
3	Connecticut Central, -	.....	1,602.91	12,914.16	359,719.16	332,302.91	13,200.63	808,219.16
4	Hartford & Connecticut Valley, -	.....	285,268.41	36,419.39	1,281,419.39	3,365,029.41	27,736.35	1,281,419.39
5	Connecticut Western, -	.....	27,535.25	32,124.36	4,155,124.36	3,141,607.41	62,295.71	6,045,224.36
6	Danbury & Norwalk, -	.....	.....	.....	500,000.00	500,000.00	14,792.90	1,100,000.00
7	Housatonic, -	.....	148,050.00	98,908.05	948,908.05	778,038.73	12,823.08	2,948,908.05
8	Naugatuck, -	.....	.....	33,563.86	33,563.86	29,858.27	593.52	2,033,563.86
9	New Canaan, -	.....	.....	.....	99,878.25	100,966.38	12,033.52	263,928.25
10	New Haven & Derby, -	.....	86,344.71	.....	525,000.00	628,572.22	40,384.61	972,100.00
11	New Haven & Northampton, -	214,000.00	45,000.00	57,385.71	2,960,385.71	2,509,163.37	23,246.06	5,420,385.71
12	New London Northern, -	.....	150,000.00	.....	1,499,500.00	839,774.54	12,392.56	2,999,500.00
13	N. Y., Housatonic & Northern, -	225,374.37	225,374.37	.....	474,374.37	474,374.37	7,906.24	735,574.37
14	New York & New England, -	765,452.48	301,512.73	2,026,411.12	9,259,863.60	5,167,291.76	33,372.48	16,405,863.60
15	N. Y., New Haven & Hartford, -	.....	3,000.00	.....	.....	428,978.48	.....	15,500,000.00
16	New York, Providence & Boston, -	196,000.00	45,000.00	39,106.35	1,235,106.35	1,097,622.00	17,304.46	4,235,106.35
17	Norwich & Worcester, -	12,260.93	8,664.08	59,457.19	471,718.12	794,588.24	7,095.64	3,076,118.12
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	207,100.00
19	Rockville, -	.....	1,549.75	.....	6,000.00	23,923.98	1,250.00	114,750.00
20	Shepaug, -	.....	24,000.00	.....	498,000.00	424,000.00	15,117.72	795,000.00
21	Shore Line, -	.....	.....	.....	200,000.00	200,000.00	4,000.00	1,200,000.00
22	South Manchester, -	.....	46,327.25	31,071.00	31,071.00	46,327.25	13,809.33	71,071.00
23	Watertown & Waterbury, -	.....	.....	.....	28,220.00	19,000.00	6,134.78	146,420.00
	Total, -	\$1,640,087.78	\$1,406,043.17	\$2,441,012.26	\$25,106,499.29	\$21,477,808.89	*\$19,565.61	\$70,495,199.29

*Average.

TABLE VI.—CONSTRUCTION AND EQUIPMENT.

Number.	RAILROADS.	41 Construction.	42 Equipment.	43 Total construction and equipment.	44 Total per last report.	45 Per mile of road.
1	Boston & New York Air Line, -	\$4,324,406.43	\$129,931.94	\$4,454,338.37	\$4,358,317.20	\$89,086.76
2	Colchester, - - -	50,000.00	.....	50,000.00	50,000.00	13,927.57
3	Connecticut Central, - - -	770,655.25	.....	770,655.25	770,655.25	28,280.93
4	Hartford & Connecticut Valley, -	.....	.....	.....	3,104,561.80	.....
5	Connecticut Western, - - -	4,636,158.67	375,868.75	5,012,027.42	5,012,027.42	75,142.84
6	Danbury & Norwalk, - - -	983,090.71	171,463.62	1,154,554.33	1,138,680.08	34,158.41
7	Housatonic, - - -	2,091,742.58	570,295.83	2,662,038.41	2,605,920.76	35,973.49
8	Naugatuck, - - -	1,903,483.75	234,086.57	2,137,570.32	2,137,570.32	34,950.46
9	New Canaan, - - -	230,746.03	27,197.90	257,943.93	257,943.93	31,077.58
10	New Haven & Derby, - - -	969,316.77	115,407.54	1,084,724.31	1,083,419.40	83,440.33
11	New Haven & Northampton, -	4,593,241.92	796,515.66	5,389,757.58	4,831,773.55	42,322.40
12	New London Northern, - - -	2,760,371.90	246,719.63	3,007,091.53	2,295,932.16	24,851.99
13	New York, Housatonic & Northern,	*649,074.77	*12,737.17	*661,811.94	661,811.94	120,329.44
14	New York & New England, - -	27,410,720.12	1,616,305.57	29,027,025.69	25,294,202.73	104,613.92
15	New York, New Haven & Hartford,	13,578,547.38	2,154,454.71	15,733,002.09	15,733,002.09	111,819.49
16	New York, Providence & Boston,	2,876,331.28	603,897.76	3,480,229.04	3,232,107.81	48,761.12
17	Norwich & Worcester, - - -	3,276,898.23	179,750.67	3,456,648.89	3,403,980.31	51,995.32
18	Ridgefield & New York, - - -	175,000.00	.....	175,000.00	175,000.00	7,513.95
19	Rockville, - - -	144,247.66	28,857.99	173,105.65	173,105.65	36,063.67
20	Shepaug, - - -	257,459.58	11,064.20	268,523.78	268,523.78	8,318.58
21	Shore Line, - - -	1,169,496.10	.....	1,169,496.10	1,169,496.10	23,389.92
22	South Manchester, - - -	64,584.27	17,172.46	81,756.73	67,000.00	36,336.32
23	Watertown & Waterbury, - -	134,248.43	.....	134,248.43	134,248.43	29,184.44
	Total, - - -	\$73,049,821.83	\$7,291,727.97	\$80,341,549.79	\$77,959,280.71	†\$62,610.55

* As per last report.

† Average.

TABLE VII—EARNINGS.

Number.	RAILROADS.	46 Passenger.	47 Freight.	48 Mails.	49 Express.	50 Rents.	51 Other Sources.
1	Boston & New York Air Line, -	\$158,720.01	\$107,194.54	\$7,432.64	\$11,101.28	.....	\$2,443.52
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central,* -	18,144.79	41,185.97	1,454.24	800.00	.....	129.86
4	Hartford & Connecticut Valley, -	85,951.29	97,582.01	2,852.37	2,349.91	\$949.55	2,750.80
5	Connecticut Western, -	86,606.25	140,492.28	5,422.82	3,462.54	2,569.12	257.35
6	Danbury & Norwalk, -	83,552.12	94,007.13	2,334.53	3,600.00	913.25	.....
7	Housatonic, -	204,234.67	512,375.51	11,110.20	12,000.00	.....	1,277.25
8	Naugatuck, -	206,521.54	360,820.90	5,973.60	10,500.00	2,049.00	6,286.50
9	New Canaan, -	9,678.35	3,625.21	660.00	100.00	100.00	.....
10	New Haven & Derby, -	52,223.60	66,124.30	567.27	1,771.41	.....	2,199.81
11	New Haven & Northampton, -	142,825.90	504,261.18	11,451.32	12,000.00	689.83	23,278.12
12	New London Northern, -	175,268.81	356,734.79	6,880.96	7,668.65	9,893.84	34,899.53
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	893,516.51	1,250,526.93	25,755.72	61,279.16	35,203.94	58,658.26
15	New York, New Haven & Hartford, -	2,337,506.77	1,651,168.70	103,775.29	167,381.60	65,896.96	34,403.53
16	New York, Providence & Boston, -	419,300.41	318,775.20	16,140.27	25,669.53	7,287.99	66,899.56
17	Norwich & Worcester, -	181,486.15	506,994.68	4,896.08	12,570.95	1,634.12	.....
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....
20	Shepaug, -	11,089.13	41,148.01	1,401.33	625.48	100.00	6,940.50
21	Shore Line, -	241,033.99	77,212.90	13,470.48	13,933.26	3,460.95	.....
22	South Manchester, -	6,564.35	4,353.60	†100.00	.....	.....	2,404.00
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	\$5,314,224.64	\$6,134,583.84	\$211,679.12	\$346,813.77	\$130,748.55	\$244,273.68

* To June 1, 1880.

† Mails and Express.

TABLE VIII.—EARNINGS.

Number.	RAILROADS.	52 Total.	53 Total per last report.	54 Per mile of road operated.	55 Total operating expenses.	56 Net earnings.	57 Same per last report.
1	Boston & New York Air Line, -	\$286,891.99	\$259,497.23	\$5,353.46	\$127,440.80	\$159,451.19	\$116,698.56
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	61,714.86	93,848.36	1,791.43	65,712.60	.....	19,523.03
4	Hartford & Connecticut Valley,* -	192,435.93	167,094.15	4,165.28	160,458.11	31,977.82	16,396.41
5	Connecticut Western, -	238,810.36	223,083.92	3,496.43	223,246.51	15,563.85	50,714.71
6	Danbury & No. walk, -	184,407.03	164,236.30	5,455.82	124,327.40	60,079.63	35,318.00
7	Housatonic, -	740,997.63	599,660.09	5,857.69	574,003.06	166,994.57	170,280.71
8	Naugatuck, -	592,151.54	516,594.14	9,682.00	350,088.46	242,063.08	222,275.44
9	New Canaan, -	14,163.56	13,372.70	1,706.45	7,333.86	6,829.70	1,530.66
10	New Haven & Derby, -	122,886.39	106,478.10	9,452.80	74,110.55	48,775.84	52,535.87
11	New Haven & Northampton, -	694,506.35	588,280.50	4,803.94	418,218.85	276,287.50	220,807.06
12	New London Northern, -	591,346.58	500,491.86	4,887.16	412,315.70	179,030.88	189,873.82
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	2,324,940.52	1,971,536.43	7,354.61	1,600,015.34	724,925.18	482,744.46
15	New York, New Haven & Hartford, -	4,360,132.85	3,997,892.96	28,591.03	2,436,887.39	1,923,245.46	1,912,680.31
16	New York, Providence & Boston, -	854,072.96	784,625.99	10,448.65	435,194.59	418,878.37	369,340.76
17	Norwich & Worcester, -	707,581.98	666,829.51	10,643.53	416,191.50	291,390.48	274,457.22
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....
20	Shepaug -	61,304.45	54,174.76	1,899.14	41,456.16	19,848.29	18,604.53
21	Shore Line, -	349,111.58	299,086.01	6,982.23	194,625.13	154,486.45	143,170.83
22	South Manchester, -	13,421.95	15,467.56	5,288.64	24,788.19	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, - - - -	\$12,390,878.51	\$11,012,250.57	†\$8,773.92	\$7,686,414.20	\$4,704,464.31	\$4,296,952.38

* Includes Connecticut Valley Railroad for nine months.

† For six months only.

‡ Average.

TABLE IX.—OPERATING EXPENSES.

Number.	RAILROADS.	58 Repairs of road-bed and track.	59 Repairs of bridges.	60 Repairs of fences.	61 Rep'rs of build- ings and fix- tures.	62 Repairs of locomotives.	63 Repairs of cars.	64, Repairs of machinery and tools.
1	Boston & New York Air Line,	\$37,228.01	\$4,781.66	\$1,590.07	\$905.88	\$9,815.16	\$10,698.35	\$479.28
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,* - -	4,406.32	.....	.....	2.41	3,198.97	1,104.28	.....
4	Hartford & Connecticut Valley, -	15,784.62	6,422.36	1,260.20	2,968.00	9,134.48	7,334.11	456.34
5	Connecticut Western, - -	80,568.76	18,235.19	801.51	3,017.03	7,939.49	8,920.12	1,259.18
6	Danbury & Norwalk, - -	42,367.32	1,108.88	652.81	1,955.64	13,083.66	7,422.08	613.12
7	Housatonic, - - -	154,259.82	3,187.11	2,546.96	7,291.48	24,449.60	32,601.71	2,860.64
8	Naugatuck, - - -	70,481.89	3,716.13	303.22	16,401.23	17,178.10	39,731.28	4,733.57
9	New Canaan, - - -	1,723.79	94.31	.....	38.64	71.92	64.13	65.47
10	New Haven & Derby, - -	14,233.31	15,015.78	235.39	1,127.30	1,505.17	4,285.98	.....
11	New Haven & Northampton, -	96,535.19	28,718.12	2,240.32	21,853.28	28,704.20	37,254.83	.....
12	New London Northern, - -	84,755.46	11,841.44	6,368.32	18,193.87	30,364.49	30,814.54	2,424.04
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, - -	172,718.05	34,765.76	22,930.08	39,888.82	89,912.29	86,449.18	.....
15	New York, New Haven & Hartford, -	214,264.47	20,294.91	4,247.93	70,270.03	91,442.86	315,344.83	10,068.02
16	New York, Providence & Boston, -	70,220.10	6,087.97	2,969.49	9,813.88	16,739.72	28,066.19	1,172.36
17	Norwich & Worcester, - -	59,559.89	6,929.11	674.60	9,207.11	24,889.98	46,769.53	.....
18	Ridgefield & New York, - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	15,541.70	433.31	250.16	343.86	3,051.59	1,897.45	206.97
21	Shore Line, - - -	46,334.71	7,391.88	.....	4,614.64	10,902.62	19,179.33	.....
22	South Manchester, - - -	.....	.....	611.12	1,474.10	202.90	844.42	139.31
23	Watertown & Waterbury, - -	11,899.46	.....	.....	.....	.....	.....	.....
	Total, - - -	\$1,192,282.87	\$169,023.92	\$47,682.18	\$209,367.20	\$382,587.20	\$678,782.34	\$24,478.30

* To June 1, 1880.

TABLE X.—OPERATING EXPENSES—FUEL.

Number.	RAILROADS.	LOCOMOTIVES AND CARS.			STATIONS AND SHOPS.			Total cost.
		65 COAL.		66 WOOD.		67 COAL.		69 Total cost.
		Number of tons.	Cost.	Number of cords.	Cost.	Number of tons.	Cost.	
1	Boston & New York Air Line,	3,220.	\$16,711.80	75.	\$200.00	200.	\$871.25	\$17,783.05
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,* - -	1,152.	6,795.89	1,343.	4,027.33	35.	228.27	11,051.49
4	Hartford & Connecticut Valley, -	3,445.91	15,956.07	21.50	129.00	251.38	1,122.83	17,207.90
5	Connecticut Western, - - -	4,675.	27,820.36	13.	40.00	280.	1,191.65	29,052.01
6	Danbury & Norwalk, - - -	2,775.	14,408.70	50.	250.00	100.	600.00	15,283.70
7	Housatonic, - - -	11,684.	55,337.55	175.	524.69	750.	2,198.03	58,060.27
8	Naugatuck, - - -	5,689.50	29,308.55	402.	1,064.87	403.75	1,897.62	32,271.04
9	New Canaan, - - -	264.	1,015.05	.....	.....	.....	35.52	1,050.57
10	New Haven & Derby, - - -	1,121.	5,190.39	11.50	45.25	86.	309.60	5,445.24
11	New Haven & Northampton, -	9,439.	40,284.59	.....	.....	463.	2,596.10	42,880.69
12	New London Northern, - - -	9,793.	50,281.85	4,869.	18,306.12	412.	1,913.30	71,911.27
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, - -	40,625.	220,316.02	384.	1,192.32	2,235.	11,288.00	232,796.34
15	New York, New Haven & Hartford, -	56,498.	242,523.25	511.	1,942.55	920.	5,620.00	250,085.80
16	New York, Providence & Boston, -	11,233.	56,165.10	.....	.....	.....	.....	56,165.10
17	Norwich & Worcester, - - -	8,902.	45,318.46	100.	350.00	.....	.....	45,668.46
18	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	1,099.	7,547.48	.....	.....	.....	.....	.....
21	Shore Line, - - -	4,881.	24,253.04	85.	649.42	22.20	129.00	7,676.48
22	South Manchester, - - -	387.50	2,371.38	8.50	36.00	.....	61.50	24,902.46
23	Watertown & Waterbury, - -	.....	.....	.....	.....	.....	.....	2,468.88
	Total, - - -	176,883.91	\$861,605.53	8,048.50	\$28,757.55	6,169.83	\$30,062.67	\$921,760.75

*To June 1, 1880.

TABLE XI.—OPERATING EXPENSES.

Number.	RAILROADS.	70 Salaries and labor not be- fore stated.	71 Oil and waste.	72 Injuries to persons.	73 Damages to property.	74 Insurance.	75 Rent of other roads.	76 Other operating expenses.
1	Boston & New York Air Line,	\$32,802.44	\$1,175.87	\$200.00	\$980.33	\$385.00	\$2,260.40	\$6,355.30
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,* - -	19,689.62	396.73	176.50	85.05	66.50	18,787.01	6,763.72
4	Hartford & Connecticut Valley, -	64,973.68	1,800.73	211.10	596.33	594.69	.....	31,713.57
5	Connecticut Western, - -	20,160.42	2,476.38	5,037.65	271.81	621.44	6,040.00	38,845.52
6	Danbury & Norwalk, - -	35,668.26	600.00	786.53	.....	210.50	.....	4,575.00
7	Housatonic, - - -	141,247.74	5,966.94	.....	933.18	2,099.75	80,289.58	58,208.28
8	Naugatuck, - - -	110,295.95	3,600.63	3,783.18	117.20	1,047.00	19,761.95	26,666.09
9	New Canaan, - - -	2,756.89	179.81	.....	.....	95.00	100.00	1,093.33
10	New Haven & Derby, - -	27,134.65	754.92	.....	32.42	335.55	3,300.00	704.84
11	New Haven & Northampton, -	112,611.46	4,597.92	.....	2,603.15	1,666.85	25,102.79	13,450.05
12	New London Northern, - -	127,341.33	6,272.73	901.53	1,911.32	2,240.20	.....	16,975.16
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, -	516,572.23	11,385.42	4,282.28	19,874.11	7,979.24	47,059.99	313,400.95
15	New York, New Haven & Hartford,	761,896.72	33,970.98	13,738.28	3,012.22	4,692.50	†100,000 00	643,557.84
16	New York, Providence & Boston,	180,170.20	8,606.12	5,346.93	210.50	2,493.33	.....	47,132.70
17	Norwich & Worcester, - -	145,810.00	2,697.62	1,536.01	717.20	.....	36,898.08	34,833.91
18	Ridgefield & New York, - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	9,390.89	.....	.....	.....	.....	.....	.....
21	Shore Line, - - -	53,202.74	429.04	.....	246.07	340.00	.....	1,648.64
22	South Manchester, - -	6,611.52	4,476.09	890.75	465.44	.....	.....	22,264.47
23	Watertown & Waterbury, -	.....	240.72	.....	.....	.....	.....	295.76
	Total, - - -	\$2,368,336.74	\$89,628.65	\$36,890.74	\$32,056.93	\$24,867.55	\$339,599.80	\$1,268,485.16

* To June 1, 1880.
† Amount paid Shore Line Railway, and deducted from receipts of that division.

TABLE XII.

Number.	RAILROADS.	77 Total operating expenses.	78 Total per last report.	79 Per mile of road operated.	80 Paid for taxes.	81 Paid for interest.	82 Paid for dividends.	83 Dividends paid per last report.
1	Boston & New York Air Line,	\$127,440.80	\$142,798.67	\$2,378.07	\$14,398.57	\$35,000.00		
2	Colchester, - - - - -		74,325.33					
3	Connecticut Central, - - -	65,712.60	150,697.74	3,473.12	240.94	8,907.50		
4	Hartford & Connecticut Valley,	160,458.11	172,369.21	3,268.61	224.37	1,256.29		
5	Connecticut Western, - - -	223,246.51	128,918.30	3,678.32	7,004.16	8,978.42		
6	Danbury & Norwalk, - - -	124,327.40	429,379.38	4,535.99	12,409.93	34,066.74	\$14,995.70	\$11,997.00
7	Housatonic, - - - - -	574,003.06	294,318.70	5,724.14	21,811.15	44,430.34	94,400.00	94,400.00
8	Naugatuck, - - - - -	350,088.46	11,842.04	883.59			200,000.00	200,000.00
9	New Canaan, - - - - -	7,333.86	53,942.23	5,700.81	5,830.64	24,757.86		
10	New Haven & Derby, - - -	74,110.55	367,473.44		16,934.55	165,136.07	1,245.00	3.00
11	New Haven & Northampton, -	418,218.85	310,618.04	3,407.56		51,897.08	90,000.00	90,000.00
12	New London Northern, - - -	412,315.70						
13	New York, Housatonic & Northern,							
14	New York & New England, - -	1,600,015.34	1,488,791.97	5,061.42	54,844.43	379,721.62		
15	New York, New Haven & Hartford,	2,436,887.39	2,085,212.65	15,979.58	228,259.88	130,000.00	1,550,000.00	1,550,000.00
16	New York, Providence & Boston,	435,194.59	415,285.23		26,800.22	79,037.47	240,000.00	255,000.00
17	Norwich & Worcester, - - -	416,191.50	392,372.29		39,578.89	24,125.00	259,780.00	259,780.00
18	Ridgefield & New York, - - -							
19	Rockville, - - - - -				377.23	1,361.08	15,120.00	7,540.00
20	Shepaug, - - - - -	41,456.16	35,570.23	1,284.26		992.40		
21	Shore Line, - - - - -	194,625.13	155,915.18	3,892.50	11,956.67	14,081.87	75,000.00	75,000.00
22	South Manchester, - - - -	24,788.19	* 9,175.04	11,016.97	310.71			
23	Watertown & Waterbury, - -							
	Total, - - - - -	\$7,686,414.20	\$6,719,005.67	†\$5,442.71	\$440,982.34	\$1,003,749.74	\$2,540,540.70	\$2,543,720.00

* For six months only.

† Average.

TABLE XIII.--PER MILE OF ROAD OPERATED--PERMANENT INVESTMENT DURING THE YEAR.

Number.	RAILROADS.	84 Maintenance of way.	85 Net earnings.	86 Construction.	87 Equipment.	88 Total.	89 Total per last report.
1	Boston & New York Air Line, -	\$733.91	\$2,975.39	\$95,667.62	\$353.55	\$96,021.17	\$835,519.56
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	.....	.....	16,459.65
4	Hartford & Connecticut Valley, -	480.67	692.16	.....	.....	.....	14,053.83
5	Connecticut Western, -	1,446.62	227.87	.....	.....	.....	.....
6	Danbury & Norwalk, -	1,286.27	1,777.70	9,150.21	6,724.04	15,874.25	.....
7	Housatonic, -	1,244.64	1,320.11	23,411.65	32,706.00	56,117.65	24,854.48
8	Naugatuck, -	1,213.18	3,957.87	.....	.....	.....	.....
9	New Canaan, -	219.04	822.85	.....	.....	.....	500.00
10	New Haven & Derby, -	2,249.93	3,751.99	.....	1,304.91	1,304.91	385.00
11	New Haven & Northampton, -	866.38	.....	557,984.03	.....	557,984.03	29,976.37
12	New London Northern, -	798.32	1,479.59	700,869.37	10,290.00	711,159.37	11,321.67
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	656.34	2,293.19	3,224,927.39	507,895.57	3,732,822.96	309,652.02
15	New York, New Haven & Hartford, -	1,531.53	12,611.44	.....	.....	.....	.....
16	New York, Providence & Boston, -	933.55	5,124.52	218,281.10	29,840.13	248,121.23	18,547.23
17	Norwich & Worcester, -	1,000.13	4,383.13	52,668.59	.....	52,668.59	.....
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....
20	Shepaug, -	494.89	614.88	.....	.....	.....	.....
21	Shore Line, -	1,074.53	3,089.72	.....	.....	.....	.....
22	South Manchester, -	5,288.65	.....	2,584.27	12,172.46	14,756.73	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Average, -	\$964.36	\$3,331.21	\$4,885,544.23	*\$601,286.56	*\$5,486,830.89	*\$1,261,269.81

* Total.

TABLE XIV.—TRANSPORTATION.

Number.	RAILROADS.	PASSENGERS.			FREIGHT.		
		90 Whole number carried.	91 Whole number car- ried per last report.	92 Number carried one mile.	93 Number of tons carried.	94 No. tons carried per last report.	95 No. tons carried one mile.
1	Boston & New York Air Line, -	88,776	79,176	1,633,350	58,674	107,569	1,894,283
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	†46,559	68,294	†631,916	†47,732	56,367	†1,030,813
4	Hartford & Connecticut Valley, -	267,945	199,702	4,345,846	86,188	65,942	2,961,581
5	Connecticut Western, -	179,047	167,303	2,973,346	147,115	126,681	4,135,508
6	Danbury & Norwalk, -	280,054	203,349	3,301,269	72,716	60,550	1,308,897
7	Housatonic, -	291,620	252,740	7,325,680	341,489	225,037	17,890,190
8	Naugatuck, -	352,288	261,469	7,297,580	228,196	199,845	8,489,903
9	New Canaan, -	40,447	37,322	278,347	4,620	4,602	35,853
10	New Haven & Derby, -	123,445	118,437	1,260,811	92,327	62,309	1,091,371
11	New Haven & Northampton, -	300,940	278,620	5,644,750	360,334	311,180	16,365,182
12	New London Northern, -	349,046	250,560	6,144,189	469,500	287,854	19,587,596
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	3,121,057	2,633,937	41,762,072	968,549	871,187	43,678,700
15	New York, New Haven & Hartford, -	4,600,507	3,587,899	123,300,345	1,348,687	1,209,630	78,372,806
16	New York, Providence & Boston, -	859,843	692,603	22,167,232	303,096	307,865	11,290,326
17	Norwich & Worcester, -	400,181	380,226	7,025,269	467,982	404,068	17,933,576
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....
20	Shepaug, -	14,569	10,956	280,138	26,238	20,528	554,618
21	Shore Line, -	360,440	290,282	8,782,782	58,310	43,265	1,918,831
22	South Manchester, -	46,869	*23,181	105,455	14,210	*7,366	31,973
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	11,723,633	9,538,056	246,160,377	5,095,963	4,371,845	228,572,007

† To June 1, 1880.

* For six months only.

EMPLOYEES.

TABLE XV.—MILEAGE.

Number.	RAILROADS.	96 Passenger trains.	97 Freight trains.	98 Other trains.	99 Total.	100 Total per last report.	101 Employees, in- cluding officers.	102 Same per last report.
1	Boston & New York Air Line,	81,420	32,282	19,883	133,585	183,202	194	116
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	* 45,816	* 30,880	* 309	* 77,005	115,573	52	54
4	Hartford & Connecticut Valley, - - -	104,911	63,465	55,176	223,552	214,112	190	190
5	Connecticut Western, - - -	114,865	103,043	20,745	238,653	225,664	201	186
6	Danbury & Norwalk, - - -	71,730	33,425	9,360	114,515	107,689	120	120
7	Housatonic, - - -	222,650	276,954	27,055	526,659	501,526	450	420
8	Naugatuck, - - -	92,423	168,119	35,284	295,826	287,946	273	254
9	New Canaan, - - -	18,280	.....	.....	18,280	17,950	10	9
10	New Haven & Derby, - - -	46,098	.....	1,220	47,318	45,170	55	54
11	New Haven & Northampton, - - -	212,665	155,126	32,216	400,007	385,828	358	354
12	New London Northern, - - -	237,510	272,570	7,153	517,233	463,294	425	425
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, - - -	999,845	576,132	326,136	1,902,113	1,734,983	1,870	1,972
15	New York, New Haven & Hartford,	1,441,628	949,853	71,351	2,462,832	2,290,271	2,270	1,954
16	New York, Providence & Boston,	371,472	183,599	99,174	654,245	587,100	503	493
17	Norwich & Worcester, - - -	192,728	206,840	81,656	481,224	469,945	402	420
18	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	17,622	22,626	760	†50,834	48,982	60	60
21	Shore Line, - - -	186,112	74,491	6,789	267,392	252,811	161	149
22	South Manchester, - - -	14,040	1,504	.....	15,544	6,358	11	13
23	Watertown & Waterbury, - - -	.....	.....	.....	.....	.....	.....	.....
	Total, - - -	4,471,815	3,150,909	794,067	8,426,817	7,938,404	7,605	7,243

* To June 1, 1880.

† Including 9,826 miles run on other roads.

TABLE XVI.—ROLLING STOCK.

Number.	RAILROADS.	LOCOMOTIVES.			106 Passenger cars.	107 Baggage and mail cars.	108 Merchan- dise and other cars.	109 Total.	110 Total per last report.	PASSENGER TRAIN CARS.	
		103 Number.	104 With train brake.	105 Av. weight in tons.						111 With train brakes.	112 With patent platf'm, etc.
1	Boston & New York Air Line, -	9	3	54	11	5	140	156	156	8	11
2	Colchester, -	....	....	....	....	....	....	....	....	....	....
3	Connecticut Central, -	3	....	45	4	1	22	27	27	....	4
4	Hartford & Connecticut Valley, -	7	....	30	14	7	159	180	180	20	20
5	Connecticut Western, -	10	5	52	13	3	219	235	235	13	13
6	Danbury & Norwalk, -	6	4	50	8	3	89	100	94	11	11
7	Housatonic, -	22	10	48	24	11	460	495	472	32	32
8	Naugatuck, -	10	6	50	13	8	313	334	311	20	19
9	New Canaan, -	2	....	26	1	....	3	4	1	....	....
10	New Haven & Derby, -	3	....	48	4	2	53	59	34	....	....
11	New Haven & Northampton, -	20	11	53	18	8	482	508	477	26	26
12	New London Northern, -	21	10	45	15	9	289	313	323	24	24
13	N. York, Housatonic & Northern, -	....	....	....	....	....	....	....	....	....	....
14	New York & New England, -	77	40	52.5	117	30	1,860	2,007	1,214	131	120
15	N. York, New Haven & Hartford, -	86	62	54	204	60	1,687	1,951	1,740	261	261
16	New York, Providence & Boston, -	25	21	50	31	13	266	310	296	79	79
17	Norwich & Worcester, -	18	2	40	11	8	742	761	759	4	11
18	Ridgefield & New York, -	....	....	....	....	....	....	....	....	....	....
19	Rockville, -	....	....	....	....	....	....	....	....	....	....
20	Shepaug, -	....	....	50	2	2	23	27	27	....	....
21	Shore Line, -	....	....	....	....	....	....	....	....	....	....
22	South Manchester, -	1	1	23	3	....	....	3	3	3	3
23	Watertown & Waterbury, -	....	....	....	....	....	....	....	....	....	....
	Total, - - -	323	182	50.2	493	170	6,807	7,470	6,349	632	634

TABLE XVII.—CROSSINGS IN CONNECTICUT.

BRIDGES IN CONNECTICUT.

Number.	RAILROADS.	HIGHWAY.				WOOD.				IRON.		
		113	114	115	116	117	118	119	120	121	122	123
		Rail-road at grade.	Over the track.	Under the track.	At grade.	At grade with gates.	At grade with flagm'n.	Aggregate length in feet.	Spans over 25 feet each.	Aggregate length in feet.	Spans over 25 feet each.	Stone arches. Aggregate length in feet.
1	Boston & New York Air Line,	1	11	6	52	..	..	8,355	5	5,230	18	.....
2	Colchester, -	..	..	..	2	..	..	.....	..	.....	..	.....
3	Connecticut Central, -	..	..	2	33	..	..	270	2	.....	..	50.
4	Hartford & Connecticut Valley,	2	13	1	58	2	4	16,980	13	.....	..	.....
5	Connecticut Western, -	4	6	6	74	..	1	8,003	27	206	1	.....
6	Danbury & Norwalk, -	1	1	..	61	..	2	1,248	21	.....	..	.....
7	Housatonic, -	3	1	1	93	..	2	874	4	.....	..	.....
8	Naugatuck, -	2	1	1	45	..	1	3,939	18	140	1	250.
9	New Canaan, -	1	..	1	10	..	3	107	..	.....	..	105.
10	New Haven & Derby, -	1	8	8	19	..	2	8,060	7	.....	..	.....
11	New Haven & Northampton, -	3	13	3	90	..	..	817	6	789	10	.....
12	New London Northern, -	1	3	2	71	..	1	6,176	21	609	6	30.
13	New York, Housatonic & Northern, -	..	..	..	.....	..	..	.....	..	.....	..	.....
14	New York & New England, -	6	21	24	186	1	12	10,083	61	141	3	384.5
15	New York, New Haven & Hartford, -	4	42	15	175	19	13	4,951	13	3,908	40	2,226.
16	New York, Providence & Boston, -	..	2	1	17	1	3	1,448	12	.....	..	.....
17	Norwich & Worcester, -	2	4	2	34	..	2	2,373	13	493	2	400.
18	Ridgefield & New York, -	..	..	..	.....	..	..	.....	..	.....	..	.....
19	Rockville, -	1	..	2	6	..	..	66	1	.....	..	.....
20	Shepaug, -	2	1	1	37	..	..	2,224	8	.....	..	59.
21	Shore Line, -	2	5	6	68	..	..	12,402	35	280	1	.....
22	South Manchester, -	..	1	..	5	..	..	.....	..	.....	..	.....
23	Watertown & Waterbury, -	..	..	2	3	..	..	1,656	6	.....	..	.....
	Total, - - - -	36	133	84	1,139	23	46	90,032	267	11,796	82	3,504.5

TABLE XVIII.

Number.	RAILROADS.	STATIONS.					STEEL RAILS.			OPERATED BY EACH CO.		
		124	125	126	127	128	129	130	131	132	133	
		On entire road.	In Conn.	On all roads operated by each company.	In Conn.	Av. No. miles for each station in Connecticut.	Number of miles.	Number per last report	New ties laid in Conn. past year.	Total miles.	In Conn.	
1	Boston & New York Air Line,	14	14	15	15	3.57	24.50	24.50	29,680	53.59	53.59	
2	Colchester, - - -	2	2	....	....	1.80	....	....	....	....	....
3	Connecticut Central, - - -	10	10	14	10	2.72	....	....	....	34.45	27.25
4	Hartford & Connecticut Valley, - - -	22	22	22	22	2.10	26.04	20.38	39,271	46.20	46.20	
5	Connecticut Western, - - -	27	27	29	27	2.47	13.78	9.55	30,124	68.30	66.70	
6	Danbury & Norwalk, - - -	12	12	14	14	2.41	19.29	16.20	15,000	33.80	33.80	
7	Housatonic, - - -	20	20	37	20	3.70	58.	41.	69,491	126.50	79.50	
8	Naugatuck, - - -	19	19	21	21	2.97	56.55	56.55	27,396	61.16	61.16	
9	New Canaan, - - -	5	5	5	5	1.66	....	....	431	8.30	8.30
10	New Haven & Derby, - - -	8	8	8	8	1.63	3.38	2.20	10,162	13.	13.	
11	New Haven & Northampton, - - -	25	15	26	15	4.42	76.38	66.50	9,027	144.57	66.39	
12	New London Northern, - - -	39	23	45	23	2.43	28.68	27.51	21,742	121.	56.	
13	New York, Housatonic & Northern, - - -	2	2	....	....	2.75	....	....	....	....	....
14	New York & New England, - - -	123	64	147	75	2.61	125.46	95.85	70,023	316.12	166.29	
15	New York, New Haven & Hartford, - - -	58	45	86	65	2.68	246.64	....	103,527	202.50	170.78
16	New York, Providence & Boston, - - -	32	8	44	8	2.12	80.	69.	4,000	81.74	17.	
17	Norwich & Worcester, - - -	25	16	....	....	3.06	7.90	6.80	21,849	66.48	47.98
18	Ridgefield & New York, - - -	....	....	....	....	....	....	....	....	....	....
19	Rockville, - - -	4	4	....	....	1.20	....	....	....	....	....
20	Shepaug, - - -	12	12	12	12	2.69	.38	.38	12,453	32.28	32.28	
21	Shore Line, - - -	21	21	....	....	2.38	48.03	47.69	27,599	....	....
22	South Manchester, - - -	2	2	2	2	1.13	2.25	.57	3,750	2.25	2.25	
23	Watertown & Waterbury, - - -	2	2	....	....	1.53	....	....	....	....	....
	Total, - - -	484	353	527	342	2.70	817.26	739.83	495,525	1,412.24	948.47	

TABLE XIX.—EXPENSE PER TRAIN MILE.

Number.	RAILROADS.	134 Repairs of road- bed, track, and bridges.	135 Salaries, labor, etc.	136 Miscellaneous.	MAINTENANCE OF MOTIVE POWER.			
					137 Repairs of locomotives.	138 Repairs of cars.	139 Fuel.	140 Oil and waste.
1	Boston & New York Air Line, - - -	\$0.314	\$0.245	\$0.105	\$0.073	\$0.080	\$0.126	\$0.009
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	.057	.256	.340	.041	.014	.140	.005
4	Hartford & Connecticut Valley, - - -	.099	.291	.174	.041	.033	.072	.008
5	Connecticut Western, - - -	.414	.084	.239	.033	.037	.117	.010
6	Danbury & Norwalk, - - -	.379	.311	.082	.114	.065	.128	.005
7	Housatonic, - - -	.299	.268	.297	.046	.062	.106	.010
8	Naugatuck, - - -	.257	.373	.252	.058	.134	.102	.010
9	New Canaan, - - -	.099	.151	.078	.004	.003	.055	.010
10	New Haven & Derby, - - -	.618	.573	.127	.032	.09	.110	.015
11	New Haven & Northampton, - - -	.313	.281	.174	.072	.093	.101	.011
12	New London Northern, - - -	.186	.246	.082	.058	.059	.132	.012
13	New York, Housatonic & Northern, - - -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, - - -	.109	.271	.245	.047	.045	.116	.006
15	New York, New Haven & Hartford, - - -	.095	.309	.306	.037	.128	.099	.014
16	New York, Providence & Boston, - - -	.116	.275	.105	.026	.043	.086	.013
17	Norwich & Worcester, - - -	.138	.301	.174	.051	.097	.095	.005
18	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	.391	.184	.062	.060	.037	.148	.008
21	Shore Line, - - -	.201	.199	.105	.040	.072	.093	.016
22	South Manchester, - - -	.765	.425	.166	.013	.054	.155	.015
23	Watertown & Waterbury, - - -	.....	.....	.....	.....	.....	.....	.....
	Average, - - -	\$0.162	\$0.281	\$0.226	\$0.045	\$0.080	\$0.105	\$0.011

TABLE XX.—PER TRAIN MILE.

Number.	RAILROADS.	EXPENSES.				EARNINGS.				
		141 Maintenance of way.	142 Motive power and cars.	143 Miscellaneous.	144 Total.	145 Total per last report.	146 Gross.	147 Same per last report.	148 Net.	149 Same per last report.
1	Boston & New York Air Line,	\$0.314	\$0.289	\$0.351	\$0.954	\$0.779	\$2.147	\$1.416	\$1.193	\$0.636
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	.057	.201	.595	.853	.643	.801	.812	.....	.168
4	Hartford & Connecticut Valley, - - -	.099	.154	.465	.718	.704	.861	.780	.143	.076
5	Connecticut Western, - - -	.414	.198	.935	.935	.763	1.001	.988	.065	.224
6	Danbury & Norwalk, - - -	.380	.312	.394	1.086	1.160	1.610	1.524	.524	.327
7	Housatonic, - - -	.299	.226	.565	1.090	.856	1.407	1.195	.317	.339
8	Naugatuck, - - -	.251	.307	.625	1.183	1.022	2.001	1.794	.818	.772
9	New Canaan, - - -	.099	.073	.229	.401	.659	.775	.744	.374	.085
10	New Haven & Derby, - - -	.618	.249	.699	1.566	1.194	2.597	2.357	1.031	1.163
11	New Haven & Northampton, - - -	.313	.277	.455	1.045	.952	1.736	1.524	.691	.572
12	New London Northern, - - -	.186	.263	.347	.797	.670	1.143	1.080	.346	.409
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, - - -	.109	.215	.517	.841	.858	1.222	1.136	.381	.278
15	New York, New Haven & Hartford,	.095	.278	.616	.989	.910	1.770	1.745	.781	.835
16	New York, Providence & Boston, - - -	.116	.167	.381	.665	.707	1.305	1.336	.640	.629
17	Norwich & Worcester, - - -	.138	.249	.478	.865	.834	1.470	1.418	.605	.584
18	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	.391	.254	.958	1.011	.889	1.495	1.353	.484	.464
21	Shore Line, - - -	.201	.222	.305	.728	.617	1.305	1.183	.577	.566
22	South Manchester, - - -	.765	.238	.591	1.594	1.443	.863	.859	.....	.....
23	Watertown & Waterbury, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Average, - - -	\$0.162	\$0.242	\$0.508	\$0.912	\$0.846	\$1.470	\$1.389	\$0.558	\$0.542

TABLE XXI.

Number	RAILROADS.	RATES OF FARE AND FREIGHT PER MILE.				INCOME PER MILE CARRIED.			
		150	151	152	153	154	155	156	157
		Average rate rec'd exclusive of commuters.	Average rate from com- muters.	Average rate from all passengers.	Average rate of freight per ton.	From each passenger.	Same per last report.	From each ton of freight.	Same per last report.
1	Boston & New York Air Line, -	\$0.0433	\$0.0085	\$0.0409	\$0.0396	\$0.0409	\$0.0135	\$0.0396	\$0.0131
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	.0337	.0216	.0271	.0460	.0287	.0315	.0399	.0488
4	Hartford & Connecticut Valley, -	.....	.....	.....	.....	.0198	.0221	.0329	.0365
5	Connecticut Western, -	.....	.....	.....	.....	.0291	.0281	.0339	.0335
6	Danbury & Norwalk, -	.0326	.0073	.0253	.0718	.0253	.0267	.0718	.0829
7	Housatonic, -	.0278	.....	.0278	.0263	.0278	.0779	.0286	.0312
8	Naugatuck, -	.0368	.0185	.0283	.0425	.0283	.0283	.0425	.0425
9	New Canaan, -	.0475	.0225	.0418	.1445	.0348	.0297	.1011	.0126
10	New Haven & Derby, -	.0456	.0074	.0287	.0659	.0414	.0431	.0606	.0674
11	New Haven & Northampton, -	.0270	.....	.0253	.0308	.0253	.0265	.0308	.0276
12	New London Northern, -	.0325	.0076	.0280	.0180	.0280	.0413	.0188	.0232
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, -	.0263	.0088	.0212	.0286	.0214	.0218	.0286	.0280
15	New York & New Haven, & Hartford, -	.0265	.0054	.0202	.0233	.0186	.0207	.0211	.0236
16	New York, Providence & Boston, -	.0203	.0070	.0189	.0305	.0189	.0178	.0282	.0271
17	Norwich & Worcester, -	.0300	.0090	.0258	.0283	.0258	.0214	.0283	.0300
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, -	.0390	.....	.0390	.0740	.0390	.0386	.0740	.0799
21	Shore Line, -	.0294	.0062	.0274	.0399	.0274	.0286	.0402	.0437
22	South Manchester, -	.0425	.0175	.0288	.1361	.0622	.0590	.1361	.1441
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....	.....
Average, - - - - -		\$0.0338	\$0.0113	\$0.0284	\$0.0529	\$0.0215	\$0.0223	\$0.0268	\$0.0279

TABLE XXII.—GENERAL PERCENTAGE.

Number.	RAILROADS.	158 Gross earnings to capital and debt.	159 Net earnings to capital and debt.	160 Net earnings to construction and equipment.	161 Net earnings to gross earnings.	162 Passenger receipts to gross earnings.	163 Freight receipts to gross earnings.	164 Operating expenses to gross earnings.
1	Boston & New York Air Line,	7.02	3.90	3.57	55.58	23.33	26.43	44.42
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	*7.63	.....	.....	.....	*29.40	*67.22	.....
4	Hartford & Connecticut Valley, - - -	.....	.....	.....	16.62	44.66	50.71	83.88
5	Connecticut Western, - - -	.....	.....	.....	6.52	36.25	58.83	93.48
6	Danbury & Norwalk, - - -	3.95	.25	.31	32.58	45.30	50.98	67.42
7	Housatonic, - - -	16.76	5.46	5.20	22.54	27.56	69.14	77.46
8	Housatonic, - - -	25.13	5.66	6.27	40.88	34.87	60.93	59.12
9	Naugatuck, - - -	29.17	11.90	11.32	48.22	68.33	25.59	51.73
10	New Canaan, - - -	5.36	2.58	2.65	39.69	42.50	53.81	60.31
11	New Haven & Derby, - - -	12.64	5.02	4.49	39.78	20.56	72.61	60.22
12	New Haven & Northampton, - - -	12.80	5.09	5.12	30.28	29.64	60.32	69.72
13	New London Northern, - - -	19.71	5.97	5.95	.....	.....	.....	.....
14	New York, Housatonic & Northern, New York & New England, - - -	14.17	4.41	2.49	31.18	38.43	53.78	68.82
15	New York, New Haven & Hartford, - - -	28.13	12.41	12.22	44.11	53.61	37.72	55.89
16	New York, Providence & Boston, - - -	20.16	9.89	12.03	49.04	49.04	37.32	50.96
17	Norwich & Worcester, - - -	23.	9.47	8.42	41.18	25.65	71.65	58.82
18	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, - - -	7.71	2.50	7.39	32.28	18.09	67.12	67.62
21	Shore Line, - - -	29.09	12.87	13.21	44.25	69.04	22.12	55.75
22	South Manchester, - - -	18.88	.....	.....	.....	48.91	32.43	.....
23	Watertown & Waterbury, - - -	.....	.....	.....	.....	.....	.....	.....
	Average, - - -	17.58	6.67	5.85	37.96	41.61	48.65	62.03

* To June 1, 1880.

Number.	RAILROADS.	GENERAL STATEMENT.								HIGHWAY CROSSINGS.		EMPLOYÉS.					PASSENGERS.		TRESPASSERS.	
		163	164	165	166	167	168	169	170	Fatal.	Not fatal.	173	174	175	176	177	Fatal.	Not fatal.	Fatal.	Not fatal.
		Passengers.	Employees.	Trespassers.	Adults.	Children.	Total.	Fatal.	Not fatal.			Falling from cars.	Coupling or uncoupling cars.	Other causes.	Fatal.	Not fatal.				
1	Boston & New York Air Line,	-	1	2	3	-	3	1	2	-	1	1	-	-	1	-	-	-	-	2
2	Colchester, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Connecticut Central, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Hartford & Connecticut Valley,	-	1	-	1	-	1	1	-	-	-	-	-	1	1	-	-	-	-	-
5	Connecticut Western, -	-	2	3	5	-	5	3	2	1	-	1	-	1	-	2	-	-	3	-
6	Danbury & Norwalk, -	-	1	-	1	-	1	1	-	-	-	1	-	-	1	-	-	-	-	-
7	Housatonic, -	-	4	2	6	-	6	2	4	-	-	-	-	4	1	3	-	-	1	1
8	Naugatuck, -	-	2	5	5	2	7	5	2	1	-	1	-	1	1	1	-	-	4	1
9	New Canaan, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	New Haven & Derby, -	-	-	2	2	-	2	1	1	1	-	-	-	-	-	-	-	-	1	-
11	New Haven & Northampton, -	-	-	3	3	-	3	2	1	-	1	-	-	-	-	-	-	-	2	1
12	New London Northern, -	10	-	3	13	-	13	4	9	1	1	-	-	-	-	-	2	8	2	1
13	New York, Housatonic & Northern,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	New York & New England, -	1	12	1	14	-	14	11	3	-	-	4	1	7	9	3	1	-	1	-
15	New York, New Haven & Hartford,	3	32	29	61	3	64	24	40	2	4	4	16	12	3	29	21	3	21	8
16	New York, Providence & Boston,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Norwich & Worcester, -	-	1	2	3	-	3	1	2	-	-	-	1	-	-	1	1	-	1	1
18	Ridgefield & New York,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Rockville, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Shepaug, -	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
21	Shore Line, -	-	-	-	1	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-
22	South Manchester, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Watertown & Waterbury, -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total, - - - -		14	56	53	116	6	123	57	66	6	8	12	18	26	17	39	3	11	37	16

TABLE XXIV.—ACCIDENTS IN CONNECTICUT FOR THE YEAR ENDING SEPT. 30, 1880,
RESULTING IN DEATH OR INJURY TO PERSONS.

No.	RAILROADS.	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
1	Boston & New York Air Line, -	1	..	1	..	..	..	..	..	1	..	..	..	3
2	Colchester, - - - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
3	Connecticut Central, - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
4	Hartford & Connecticut Valley, -	..	..	..	..	..	..	..	..	..	1	..	..	1
5	Connecticut Western, - - -	..	2	..	1	..	..	1	..	..	1	..	..	5
6	Danbury & Norwalk, - - -	..	..	1	..	..	..	..	..	..	..	..	..	1
7	Housatonic, - - - - -	..	..	1	1	..	..	..	..	..	..	4	..	6
8	Naugatuck, - - - - -	2	..	..	..	..	..	..	1	..	3	1	..	7
9	New Canaan, - - - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
10	New Haven & Derby, - - -	..	..	..	..	..	..	..	..	..	..	2	..	2
11	New Haven & Northampton, -	..	..	..	1	..	1	..	..	..	..	1	..	3
12	New London Northern, - - -	..	2	..	..	..	..	..	..	..	2	9	..	13
13	New York Housatonic & Northern, -	..	..	..	..	..	..	..	..	..	..	..	..	..
14	New York & New England, - -	..	1	..	1	1	2	..	..	..	4	4	1	14
15	New York, New Haven & Hartford, -	5	9	4	3	3	6	8	4	7	3	8	4	64
16	New York Providence & Boston, -	..	..	1	..	..	..	..	..	1	..	..	..	3
17	Norwich & Worcester, - - -	1	..	..	..	..	..	..	..	..	..	..	..	..
18	Ridgefield & New York, - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
19	Rockville, - - - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
20	Shepaug, - - - - -	..	..	..	..	..	..	..	..	..	..	1	..	1
21	Shore Line, - - - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
22	South Manchester, - - - -	..	..	..	..	..	..	..	..	..	..	..	..	..
23	Watertown & Waterbury, - -	..	..	..	..	..	..	..	..	..	..	..	..	..
	Total, - - - - -	9	14	8	7	4	9	9	5	9	14	30	5	123

TABLE XXV.—ACCIDENTS IN THE UNITED STATES CAUSING DERAILMENT OF TRAINS,
FOR THE YEAR ENDING SEPTEMBER 30, 1880.

	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Total.
Accidental obstruction, -	3	5	2	1	1	2	5	..4	2	3	4	3	31
Broken axle, -	6	2	1	1	1	1	1	1	2	3	1	4	27
Broken bridge, -	2	4	1	..	1	1	1	1	1	2	2	4	18
Broken car, -	..	..	..	..	..	..	..	..	..	..	..	..	3
Broken drawhead, -	..	1	..	..	..	..	..	1	..	..	..	..	2
Broken frog, -	..	..	8	..	1	4	..	..	1	1	3	..	1
Broken rail, -	1	1	1	1	2	..	2	..	1	1	3	3	27
Broken switch-rod, -	..	..	1	1	..	1	..	1	1	..	1	..	4
Broken truck, -	3	1	1	..	2	1	1	..	1	..	2	..	7
Broken wheel, -	4	2	1	..	4	1	2	1	5	7	4	1	19
Cattle on track, -	..	..	..	..	..	..	..	..	..	..	5	4	34
Falling mass, -	..	..	1	..	1	..	..	..	..	..	..	..	1
Landslide, -	..	..	1	1	1	1	..	..	..	..	..	..	3
Loose switch, -	..	..	1	..	..	1	..	..	..	..	..	..	1
Malicious obstruction, -	2	..	1	1	..	1	..	3	..	..	1	1	10
Misplaced switch, -	7	7	5	5	8	3	5	6	6	4	8	9	73
Misplaced switch (purposely), -	2	2	1	..	..	..	..	..	..	..	..	2	7
Open draw, -	1	1	..	..	..	..	..	..	..	..	..	..	3
Rail removed for repairs, -	..	..	..	..	..	1	..	..	..	..	..	1	2
Rail removed purposely, -	1	..	..	..	..	..	..	..	..	..	..	1	2
Runaway engine, -	1	..	..	..	..	..	..	..	..	2	1	1	5
Running off end of siding, -	..	..	1	1	1	..	..	1	1	..	1	..	6
Snow, -	..	..	1	..	..	1	2	..	1	..	1	..	3
Spreading of rails, -	2	2	..	3	..	1	..	2	1	3	1	2	17
Sudden stop of long train, -	..	..	..	..	..	1	..	..	1	..	..	1	1
Washout, -	..	1	1	1	1	1	1	3	1	5	3	1	18
Wind, -	..	..	1	..	1	1	1	..	1	1	..	..	4
Unexplained, -	18	19	12	12	17	11	20	9	12	14	26	33	203
Total, -	54	48	36	31	43	36	42	34	33	44	63	68	532

TABLE XXVI.—COLLISIONS IN THE UNITED STATES FOR THE YEAR ENDING
SEPTEMBER 30, 1880, AND THE CAUSE THEREOF AS FAR AS REPORTED.

	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
Butting collisions, - - - - -	14	6	7	10	10	5	8	5	7	11	15	13	111
Crossing collisions, - - - - -	2	3	2	1	..	..	3	..	2	2	..	2	17
Rear collisions, - - - - -	32	27	19	16	6	22	15	6	13	15	31	37	239
Total, - - - - -	48	36	28	27	16	27	26	11	22	28	46	52	367
Total for 1878-1879, - - - - -	19	28	19	22	19	21	17	12	20	28	23	36	264
Carelessness in side-tracking, - - - - -	..	1	..	..	..	..	..	..	..	..	..	..	1
Cars on main track, - - - - -	4	..	..	..	..	..	..	..	1	1	..	..	6
Cars blown, or run from siding, - - - - -	..	2	1	..	..	1	1	..	..	..	..	1	6
Conductor's watch, - - - - -	..	1	..	..	..	..	..	..	..	..	..	..	1
Failure of brakes, - - - - -	..	1	1	..	..	..	..	..	..	..	1	..	3
Flying switch, - - - - -	..	..	1	2	..	..	..	..	..	..	..	1	4
Fog, - - - - -	7	..	1	3	..	2	..	..	..	..	1	..	14
Misplaced Switch, - - - - -	1	1	1	..	1	3	2	..	..	3	8	3	23
Orders, absence of, mistake in, neglect or disobedience to, - - - - -	2	..	1	2	2	1	..	1	..	..	2	7	18
Running carelessly, - - - - -	1	..	..	..	..	..	..	..	..	..	..	..	1
Runaway engine, - - - - -	..	..	..	..	..	..	..	..	..	..	1	3	4
Signals, failure to use, or absence of, - - - - -	..	1	..	1	..	..	..	..	..	1	..	..	3
Sudden derailment of train on opposite track - - - - -	1	..	..	..	..	..	..	..	..	..	..	..	1
Train breaking in two, - - - - -	12	6	5	6	4	1	3	3	2	..	4	11	57
Unexplained, - - - - -	20	23	17	13	9	19	20	7	19	23	29	26	225
Total, - - - - -	48	36	28	27	16	27	26	11	22	28	46	52	367

TABLE XXVII.—ACCIDENTS IN THE UNITED STATES, NOT RESULTING IN DERAILMENT,
FOR THE YEAR ENDING SEPTEMBER 30, 1880.

	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
Accidental obstruction, - - -	..	..	..	..	..	..	..	..	..	3	..	..	3
Boiler explosion, - - -	1	1	3	2	..	..	1	..	..	1	1	2	12
Broken axle, - - -	..	..	..	..	..	..	..	..	1	..	..	1	2
Broken connecting-rod, - - -	1	1	2	2	3	2	1	..	..	1	..	..	13
Car burned while running, - - -	..	..	..	..	..	..	1	1	..	1	1	..	4
Cylinder head burst or blown out, - - -	..	..	..	..	1	..	..	..	..	..	1	1	3
Malicious obstruction, - - -	..	..	..	..	1	..	..	..	..	..	..	..	1
Total, - - -	2	2	5	4	5	2	3	1	1	6	3	4	38
Total derailments, - - -	54	48	36	31	43	36	42	34	33	44	63	68	532
Total collisions, - - -	48	36	28	26	16	27	26	11	22	28	46	52	367
Total accidents, - - -	104	86	69	62	64	65	71	46	56	78	112	124	937
Total for year ending Sept. 30, 1879, - - -	61	68	63	113	88	61	50	37	64	81	79	78	843

TABLE XXVIII.—STATEMENT OF TRAIN ACCIDENTS AND CASUALTIES IN THE UNITED STATES
FOR THE YEAR ENDING SEPTEMBER 30, 1880.

	ACCIDENTS.				CASUALTIES.		AVERAGE.			CAUSES.		
	Total number reported.	Resulting in death of persons.	Resulting in personal injury only.	Resulting in injury to property only.	Persons killed.	Persons injured.	Accidents per day.	Number of persons killed per day.	Number of persons injured per day.	Defect in road or equipment	Defective or careless management.	Action of the elements.
1879.												
October,	104	13	19	72	35	96	3.35	1.13	3.10	29	..	..
November,	86	8	12	66	16	64	2.87	.53	2.13	21	..	..
December,	69	10	14	45	18	72	2.22	.58	2.32	23	26	6
1880.												
January,	62	7	14	41	11	50	2.00	.35	1.61	18	28	3
February,	64	10	12	42	16	49	2.21	.55	1.69	21	21	4
March,	65	6	16	43	9	33	2.10	.29	1.06	13	28	5
April,	71	10	18	43	11	45	2.37	.37	1.50	13	27	5
May,	46	8	11	27	30	107	1.48	.97	3.45	13	16	4
June,	56	7	16	33	15	77	1.87	.50	2.57	8	27	2
July,	78	11	15	52	21	100	2.52	.68	3.23	13	33	8
August,	112	16	28	68	49	214	3.61	1.58	6.90	24	50	5
September,	124	11	22	91	15	54	4.13	.50	1.80	32	49	1
Total,	937	117	197	623	246	961	2.56	.67	2.63	228	305	43
Total, 1878-1879,	843	100	165	578	182	752	2.31	.50	2.03	223	....	....
For Connecticut,								.15	.18			

The Statistics in Tables XXV, XXVI, XXVII, XXVIII, were taken from the columns of the Railroad Gazette.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	CAPITAL STOCK ISSUED.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$2,831,158.25	\$2,893,800.00	\$2,918,200.00	\$3,260,000.00	\$3,571,300.00
2	Colchester, -	.....	25,000.00	25,000.00	25,000.00	25,000.00
3	Connecticut Central, -	275,000.00	437,600.00	437,600.00	448,500.00	448,500.00
4	Connecticut Valley, -	1,069,000.00	1,069,000.00	1,069,000.00	1,069,000.00	1,069,000.00
5	Connecticut Western, -	1,888,600.00	1,890,100.00	1,890,100.00	1,890,100.00	1,890,100.00
6	Danbury & Norwalk, -	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
7	Hartford, Providence & Fishkill, -	2,037,939.98	2,037,939.98	2,037,939.98	.....	.....
8	Housatonic, -	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
9	Naugatuck, -	1,918,400.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
10	New Canaan, -	164,050.00	164,050.00	164,050.00	164,050.00	164,050.00
11	New Haven & Derby, -	455,700.00	452,000.00	445,600.00	447,100.00	447,100.00
12	New Haven & Northampton, -	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00
13	New London Northern, -	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
14	New York, Housatonic & Northern, -	†261,200.00	†261,200.00	†261,200.00	†261,200.00	261,200.00
15	New York & New England, -	5,685,000.00	5,695,000.00	5,817,000.00	6,136,000.00	7,146,000.00
16	New York, New Haven & Hartford, -	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
17	New York, Providence & Boston, -	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
18	Norwich and Worcester, -	2,604,400.00	2,604,400.00	2,604,400.00	2,604,400.00	2,604,400.00
19	Ridgefield & New York, -	207,100.00	207,100.00	207,100.00	207,100.00	207,100.00
20	Rockville, -	97,750.00	97,750.00	97,750.00	97,750.00	108,750.00
21	Shepaug, -	294,000.00	297,000.00	297,000.00	297,000.00	297,000.00
22	Shore Line, -	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
23	South Manchester, -	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
24	Watertown & Waterbury, -	118,200.00	118,200.00	118,200.00	118,200.00	118,200.00
	Total, -	\$46,007,998.23	\$46,350,139.98	\$46,490,139.98	\$45,125,400.00	\$45,388,700.00

† No report received since September 30, 1873.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FUNDED DEBT.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line,	\$360,000.00	\$488,000.00	\$500,000.00	\$500,000.00	\$500,000.00
2	Colchester, - - -	.....	.....	25,000.00	25,000.00	25,000.00
3	Connecticut Central, - - -	262,500.00	262,500.00	312,500.00	325,000.00	325,000.00
4	Connecticut Valley, - - -	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00	†1,000,000.00
5	Connecticut Western, - - -	3,000,000.00	2,945,500.00	2,945,500.00	2,945,500.00	3,200,000.00
6	Danbury & Norwalk, - - -	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
7	Hartford, Providence & Fishkill, - - -	2,055,500.00	2,055,500.00	2,055,500.00	.....	.....
8	Housatonic, - - -	550,500.00	550,000.00	550,000.00	550,000.00	850,000.00
9	Naugatuck, - - -	.....	.....	.....	.....	.....
10	New Canaan, - - -	75,000.00	75,000.00	99,878.25	99,878.25	99,878.25
11	New Haven & Derby, - - -	525,000.00	525,000.00	525,000.00	525,000.00	525,000.00
12	New Haven & Northampton, - - -	2,179,000.00	2,181,000.00	2,181,000.00	2,324,000.00	2,689,000.00
13	New London Northern, - - -	682,000.00	687,500.00	687,500.00	687,500.00	1,499,500.00
14	New York, Housatonic & Northern, - - -	249,000.00	249,000.00	249,000.00	249,000.00	249,000.00
15	New York & New England, - - -	316,000.00	376,000.00	400,000.00	4,708,000.00	6,468,000.00
16	New York, New Haven & Hartford, - - -	.....	.....	.....	.....	.....
17	New York, Providence & Boston, - - -	1,163,000.00	1,163,000.00	1,050,000.00	1,050,000.00	1,000,000.00
18	Norwich & Worcester, - - -	550,000.00	400,000.00	400,000.00	400,000.00	400,000.00
19	Ridgefield & New York, - - -	.....	.....	.....	.....	.....
20	Rockville, - - -	26,605.00	6,000.00	6,000.00	22,000.00	6,000.00
21	Shepaug, - - -	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
22	Shore Line, - - -	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
23	South Manchester, - - -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, - - -	19,000.00	19,000.00	19,000.00	19,000.00	19,000.00
	Total, - - -	\$15,363,105.00	\$15,333,000.00	\$15,355,878.25	\$17,779,878.25	\$19,755,378.25

† Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FLOATING DEBT.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$128,911.35	\$30,559.57	\$40,976.15	\$51,389.57	\$13,647.07
2	Colchester, -	.....	25,096.00	.....	.....	.....
3	Connecticut Central, -	37,050.28	35,123.52	13,343.52	7,302.91	12,914.16
4	Connecticut Valley, -	276,425.38	280,435.81	281,577.82	1,115,029.41	*36,419.39
5	Connecticut Western, -	183,960.08	43,812.34	37,839.04	196,107.41	59,124.36
6	Danbury & Norwalk, -	.....	.....	.....	.....	.....
7	Hartford, Providence & Fishkill, -	291,648.33	331,363.25	349,251.44	.....	.....
8	Housatonic, -	147,264.85	79,050.00	.....	228,038.73	98,908.05
9	Naugatuck, -	25,000.00	25,000.00	.....	29,868.27	.....
10	New Canaan, -	20,860.61	20,860.61	.....	1,088.13	410.88
11	New Haven & Derby, -	75,000.00	80,409.63	87,579.07	103,572.22	.....
12	New Haven & Northampton, -	236,700.00	197,700.00	210,900.00	185,163.37	271,385.71
13	New London Northern, -	183,288.20	162,500.00	159,419.71	152,274.54	.....
14	New York, Housatonic & Northern, -	225,374.37	225,374.37	225,374.37	225,374.37	225,374.37
15	New York & New England, -	723,030.84	618,521.64	720,977.24	459,291.76	2,791,863.60
16	New York, New Haven & Hartford, -	235,259.35	3,000.00	3,000.00	428,978.48	.....
17	N. York, Providence & Boston, -	.....	.....	200,000.00	47,622.00	235,106.35
18	Norwich & Worcester, -	165,732.33	.....	31,928.61	394,588.24	71,718.12
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	23,698.25	16,549.75	1,923.98	.....
21	Shepaug, -	40,923.25	42,650.03	33,950.00	24,000.00	6,000.00
22	Shore Line, -	.....	.....	.....	.....	.....
23	South Manchester, -	27,000.00	27,000.00	27,000.00	46,327.25	31,071.00
24	Watertown & Waterbury, -	4,489.75	.....	.....	.....	.....
	Total, -	\$3,027,918.97	\$2,252,155.02	\$2,430,617.70	\$3,697,920.64	\$3,853,943.06

* Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL CONSTRUCTION AND EQUIPMENT.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$3,312,103.39	\$3,429,379.01	\$3,522,797.64	\$4,358,317.20	\$4,454,338.37
2	Colchester, - - -	.....	50,000 00	50,000.00	50,000.00	50,000.00
3	Connecticut Central, - - -	655,441.49	730,996.64	754,195.60	770,655.25	770,655.25
4	Connecticut Valley, - - -	3,072,781.05	3,073,882.82	3,090,507.97	3,104,561.80	.....
5	Connecticut Western, - - -	4,983,899.58	5,008,110.12	5,012,027.42	5,012,027.42	5,012,027.42
6	Danbury & Norwalk, - - -	1,135,834.14	1,135,834.14	1,138,680.08	1,138,680.08	1,154,554.33
7	Hartford, Providence & Fishkill, -	5,153,640.45	5,175,487.13	5,200,167.04	.....	.....
8	Housatonic, - - -	2,532,464.54	2,559,252.42	2,581,066.28	2,605,920.76	2,662,038.41
9	Naugatuck, - - -	2,056,851.77	2,162,931.77	2,162,931.77	2,137,570.32	2,137,570.32
10	New Canaan, - - -	257,443.93	257,443.93	257,443.93	257,943.93	257,943.93
11	New Haven & Derby, - - -	1,094,323.89	1,062,609.71	1,083,034.40	1,083,419.40	1,084,724.31
12	New Haven & Northampton, -	4,805,248.72	4,832,623.83	4,801,797.18	4,831,773.55	5,389,757.58
13	New London Northern, - - -	2,259,615.56	2,264,800.25	2,284,610.49	2,295,932.16	3,007,091.53
14	N. Y., Housatonic & Northern, -	661,811.94	661,811.94	661,811.94	661,811.94	661,811.94
15	New York & New England, -	21,066,233.32	21,126,183.36	21,419,500.06	25,294,202.73	29,027,025.69
16	N. Y., New Haven & Hartford, -	15,693,048.80	15,693,048.80	15,044,039.11	15,733,002.09	15,733,002.09
17	N. York, Providence & Boston, -	3,148,225.86	3,204,507.31	3,213,550.04	3,232,107.81	3,480,229.04
18	Norwich & Worcester, - - -	2,969,158.07	3,362,896.60	3,383,186.07	3,403,980.31	3,456,648.89
19	Ridgefield & New York, -	175,000.00	175,000.00	175,000.00	175,000.00	175,000.00
20	Rockville, - - -	173,105.65	173,105.65	173,105.65	173,105.65	173,105.65
21	Shepaug, - - -	266,023.78	268,523.78	268,524.28	268,523.78	268,523.78
22	Shore Line, - - -	1,200,000.00	1,169,496.10	1,169,496.10	1,169,496.10	1,169,496.10
23	South Manchester, - - -	67,000.00	67,000.00	67,000.00	67,000.00	67,000.00
24	Watertown & Waterbury, -	134,248.43	134,248.43	134,248.43	134,248.43	134,248.23
	Total, - - -	\$76,873,504.36	\$77,173,269.74	\$78,339,694.46	\$77,959,280.71	\$77,959,280.71

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL INCOME.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line,	\$167,991.44	\$214,825.10	\$282,861.22	\$259,497.23	\$286,891.99
2	Colchester,	.....	.....	.....	.....	.....
3	Connecticut Central,	3,509.85	84,918.11	84,031.01	93,848.36	161,714.86
4	Connecticut Valley,	268,841.88	181,326.53	167,845.83	167,094.15	192,435.93
5	Connecticut Western,	318,286.71	227,942.17	227,704.56	223,083.92	238,810.36
6	Danbury & Norwalk,	173,478.00	165,245.30	159,565.02	164,236.30	184,407.03
7	Hartford, Providence & Fishkill,	950,744.48	897,644.96	838,138.26	.....	.....
8	Housatonic,	656,544.24	539,407.16	570,413.48	599,660.09	740,997.63
9	Naugatuck,	501,604.86	520,820.33	493,469.65	516,594.14	592,151.54
10	New Canaan,	18,465.76	15,463.68	13,004.36	13,372.70	14,163.56
11	New Haven & Derby,	89,437.49	97,676.22	102,112.56	106,478.10	122,886.39
12	New Haven & Northampton,	570,397.39	564,366.89	548,199.73	588,280.50	694,506.35
13	New London Northern,	508,902.36	537,384.45	501,441.55	500,491.86	591,346.58
14	New York, Housatonic & Northern,	.....	.....	.....	.....	.....
15	New York & New England,	1,000,482.26	1,010,336.84	1,025,935.34	1,971,536.43	2,324,940.52
16	New York, New Haven & Hartford,	4,314,682.13	4,031,765.61	3,924,365.89	3,997,892.96	4,360,132.85
17	New York, Providence & Boston,	1,065,228.14	853,696.74	834,698.78	784,625.99	854,072.96
18	Norwich & Worcester,	758,670.49	717,012.93	667,082.12	666,829.51	707,581.98
19	Ridgefield & New York,	.....	.....	.....	.....	.....
20	Rockville,	5,685.33	.....	.....	.....	.....
21	Shepaug,	40,601.36	49,079.49	47,646.25	54,174.76	61,304.45
22	Shore Line,	379,571.05	342,374.59	317,978.57	299,086.01	349,111.58
23	South Manchester,	.....	.....	.....	* 5,467.56	13,421.95
24	Watertown & Waterbury,	.....	.....	.....	.....	.....
	Total,	\$11,793,125.22	\$11,101,287.10	\$10,806,494.18	\$11,012,250.57	\$12,390,878.51

† Hartford & Connecticut Valley R. R. Co.

‡ To June 1, 1880.

* For six months only.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL OPERATING EXPENSES.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$130,374.32	\$138,562.47	\$208,007.46	\$142,798.67	\$127,440.80
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	2,054.63	72,527.16	69,841.37	74,325.33	†65,712.60
4	Connecticut Valley, -	255,149.25	122,306.99	145,248.19	150,697.74	†160,458.11
5	Connecticut Western, -	207,958.31	169,291.69	175,019.71	172,369.21	223,246.51
6	Danbury & Norwalk, -	92,210.48	114,969.98	111,443.77	128,918.30	124,327.40.
7	Hartford, Providence & Fishkill, -	784,150.05	681,706.11	652,399.98	.....	.....
8	Housatonic, -	497,673.06	434,776.84	429,755.33	429,379.38	574,003.06
9	Naugatuck, -	295,520.17	292,893.00	265,070.15	294,318.70	350,088.46
10	New Canaan, -	13,439.60	13,539.35	11,868.03	11,842.04	7,333.86
11	New Haven & Derby, -	57,947.70	47,841.10	60,473.38	53,942.23	74,110.55
12	New Haven & Northampton, -	404,361.74	348,428.25	338,064.13	367,473.44	418,218.85
13	New London Northern, -	348,281.68	350,072.23	321,480.34	310,618.04	412,315.70
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	781,692.54	814,614.45	820,347.49	1,488,791.97	1,600,015.34
16	New York, New Haven & Hartford, -	2,934,681.13	2,083,046.54	2,013,039.36	2,085,212.65	2,436,887.39
17	New York, Providence & Boston, -	600,170.77	466,061.35	407,189.33	415,285.23	435,194.59
18	Norwich & Worcester, -	446,705.10	404,956.03	397,104.37	392,372.29	416,191.50
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	970.88	.....	.....	.....	.....
21	Shepaug, -	29,473.90	35,540.91	37,609.14	35,570.23	41,456.16
22	Shore Line, -	271,488.15	292,505.15	216,439.14	155,915.18	194,625.13
23	South Manchester, -	.....	.....	.....	*9,175.04	24,788.19
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$8,154,303.52	\$6,883,639.60	\$6,680,400.67	\$6,719,005.67	\$7,686,414.20

* For six months only.

† To June 1, 1880.

‡ Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM PASSENGERS.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$70,616.05	\$89,202.24	\$102,517.11	\$22,145.29	\$158,720.01
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	610.85	28,675.03	29,822.11	30,053.26	†18,144.79
4	Connecticut Valley, -	123,111.98	86,603.84	78,587.10	77,585.98	†85,951.29
5	Connecticut Western, -	109,698.00	92,351.08	85,732.53	82,808.58	86,606.25
6	Danbury & Norwalk, -	77,794.20	71,307.59	70,721.18	66,249.10	83,552.12
7	Hartford, Providence & Fishkill, -	470,982.14	414,061.56	391,335.58	.....	.....
8	Housatonic, -	176,757.23	168,405.98	175,017.62	177,543.23	204,234.67
9	Naugatuck, -	187,502.74	179,296.52	178,711.88	178,920.56	206,521.54
10	New Canaan, -	10,662.46	9,072.91	7,742.93	7,650.04	9,678.35
11	New Haven & Derby, -	47,821.43	45,808.40	46,501.15	48,373.02	52,223.60
12	New Haven & Northampton, -	137,153.00	126,912.26	127,986.68	125,062.17	142,825.90
13	New London Northern, -	205,231.19	187,465.47	169,640.99	162,016.99	175,268.81
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	436,637.53	421,147.08	428,932.88	788,216.95	893,516.51
16	New York, New Haven & Hartford, -	2,737,514.27	2,381,904.83	2,228,222.29	2,142,252.12	2,337,506.77
17	New York, Providence & Boston, -	516,272.43	380,486.44	407,665.16	345,756.97	419,300.41
18	Norwich & Worcester, -	248,688.48	213,166.37	182,419.12	178,442.64	181,486.15
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	11,481.52	10,295.34	10,086.57	8,598.46	11,089.13
22	Shore Line, -	278,983.82	251,735.18	225,423.37	206,526.18	241,033.99
23	South Manchester, -	.....	.....	.....	*3,078.38	6,564.35
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$5,847,619.32	\$5,157,898.10	\$5,062,290.64	\$4,651,279.92	\$5,314,224.64

*For six months only.

†To June 1, 1880.

‡Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM FREIGHT.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$75,481.57	\$112,577.57	\$163,244.07	\$56,555.22	\$107,194.54
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	899 00	53,739.79	51,106.83	60,192.45	†41,185.97
4	Connecticut Valley, -	128,845.27	83,313.81	80,015.20	80,533.90	†97,582.01
5	Connecticut Western, -	201,933.87	128,660.77	133,238.33	127,019.59	140,492.28
6	Danbury & Norwalk, -	87,617.47	85,174.56	81,204.98	90,350.20	94,007.13
7	Hartford, Providence & Fishkill, -	417,059.81	418,328.29	383,412.39	.....	.....
8	Housatonic, -	451,828.52	396,541.79	370,421.17	397,681.41	512,375.51
9	Naugatuck, -	284,893.64	316,483.10	291,684.94	313,089.55	360,820.90
10	New Canaan, -	6,763.22	5,361.77	4,286.61	4,355.18	3,625.21
11	New Haven & Derby, -	39,148.08	46,812.10	50,724.02	53,659.66	66,124.30
12	New Haven & Northampton, -	386,380 00	392,406.96	375,226.71	412,769.76	504,261.18
13	New London Northern, -	274,000.77	302,590.95	284,865.38	294,026.29	356,734.79
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	447,385.27	477,399.77	505,809.19	1,028,109.27	1,250,526.93
16	New York, New Haven & Hartford, -	1,317,645.97	1,326,707.34	1,309,778.08	1,492,261.38	1,651,168.70
17	New York, Providence & Boston, -	370,778.30	290,104.19	249,663.10	310,775.73	318,775.20
18	Norwich & Worcester, -	409,335.28	479,619.34	461,441.55	469,014.59	506,994.68
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	26,582.15	25,268.11	27,044.70	36,663.97	41,148.01
22	Shore Line, -	74,432.62	65,742.40	63,166.29	62,343.91	77,212.90
23	South Manchester, -	.....	.....	.....	*2,389.18	4,353.60
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$5,001,010.81	\$5,006,832.61	\$4,771,109.15	\$5,291,791.24	\$6,134,583.84

* For six months only.

† To June 1, 1880.

‡ Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	NUMBER OF PASSENGERS CARRIED.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	132,355	103,794	99,429	79,176	88,776
2	Colchester, - - - - -	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	2,080	61,670	68,146	68,294	†46,559
4	Connecticut Valley, - - -	303,762	206,702	193,348	199,702	‡267,945
5	Connecticut Western, - - -	194,842	155,572	161,307	167,303	179,047
6	Danbury & Norwalk, - - -	190,715	232,231	222,212	205,349	280,054
7	Hartford, Providence & Fishkill, -	1,389,733	1,247,732	1,192,682	.....	.....
8	Housatonic, - - - - -	262,253	225,768	223,214	252,740	291,620
9	Naugatuck, - - - - -	289,228	273,438	274,412	261,469	352,288
10	New Canaan, - - - - -	40,640	36,089	36,553	37,322	40,447
11	New Haven & Derby, - - -	117,346	110,927	112,212	118,437	123,445
12	New Haven & Northampton, - -	306,308	275,601	268,243	278,620	300,940
13	New London Northern, - - -	355,070	301,416	281,389	250,560	349,046
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, - -	1,794,597	1,608,880	1,731,635	2,633,937	3,121,057
16	New York, New Haven & Hartford, -	3,912,966	3,564,366	3,525,468	3,587,899	4,600,507
17	New York, Providence & Boston, -	769,764	593,673	657,742	692,603	859,843
18	Norwich & Worcester, - - -	386,782	347,916	335,000	380,226	400,181
19	Ridgefield & New York, - - -	.....	.....	.....	.....	.....
20	Rockville, - - - - -	.....	.....	.....	.....	.....
21	Shepaug, - - - - -	15,897	13,494	13,636	10,956	14,569
22	Shore Line, - - - - -	341,687	271,422	299,154	290,282	360,440
23	South Manchester, - - -	.....	.....	.....	*23,181	46,869
24	Watertown & Waterbury, - - -	.....	.....	.....	.....	.....
	Total, - - - - -	10,806,125	9,630,591	9,695,782	9,538,056	11,723,633

*For six months only.

†To June 1, 1890.

‡Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TONS OF FREIGHT CARRIED.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	49,408	78,488	170,314	107,569	58,674
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	892	53,971	53,435	56,367	†47,732
4	Connecticut Valley, -	75,544	64,844	59,442	65,942	†86,188
5	Connecticut Western, -	133,564	112,591	106,944	126,681	147,115
6	Danbury & Norwalk, -	53,387	50,188	51,813	60,550	72,716
7	Hartford, Providence & Fishkill, -	302,597	296,681	283,114	.....	.....
8	Housatonic, -	229,802	200,456	190,167	225,037	341,489
9	Naugatuck, -	170,069	197,522	178,203	199,845	228,196
10	New Canaan, -	5,462	4,196	3,870	4,602	4,620
11	New Haven & Derby, -	39,045	45,019	51,331	62,309	92,327
12	New Haven & Northampton, -	262,871	267,424	273,437	311,180	360,324
13	New London Northern, -	261,404	290,712	294,830	287,854	469,500
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	330,667	350,005	435,367	871,187	968,549
16	New York, New Haven & Hartford, -	836,019	886,476	898,799	1,209,630	1,348,687
17	New York, Providence & Boston, -	271,907	247,576	279,345	307,865	303,096
18	Norwich & Worcester, -	285,798	421,439	403,094	404,068	467,982
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	15,140	14,511	14,885	20,528	26,238
22	Shore Line, -	45,034	42,170	43,405	43,265	58,310
23	South Manchester, -	.....	.....	.....	*7,366	14,210
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	3,368,610	3,624,269	3,791,795	4,371,845	5,095,963

* For six months only. † To June 1, 1880. ‡ Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID IN DIVIDENDS.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	.....	.....	.....	.....	.....
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	.....	.....
4	Connecticut Valley, -	.....	.....	.....	.....	.....
5	Connecticut Western, -	.....	.....	.....	.....	.....
6	Danbury & Norwalk, -	\$35,991.00	\$17,995.50	.....	\$11,997.00	\$14,995.70
7	Hartford, Providence & Fishkill, -	.....	.....	.....	.....	.....
8	Housatonic, -	94,400.00	94,400.00	\$94,400.00	94,400.00	94,400.00
9	Naugatuck, -	188,865.00	195,920.00	200,000.00	200,000.00	200,000.00
10	New Canaan, -	.....	.....	.....	.....	.....
11	New Haven & Derby, -	.....	.....	.....	.....	.....
12	New Haven & Northampton, -	.....	.....	.....	3.00	1,245.00
13	New London Northern, -	120,000.00	105,000.00	90,000.00	90,000.00	90,000.00
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	.....	.....	.....	.....	.....
16	New York, New Haven & Hartford, -	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00
17	New York, Providence & Boston, -	287,500.00	325,000.00	300,000.00	255,000.00	240,000.00
18	Norwich & Worcester, -	259,780.00	259,780.00	259,780.00	259,780.00	259,780.00
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	7,540.00	15,120.00
21	Shepaug, -	.....	.....	.....	.....	.....
22	Shore Line, -	75,000.00	80,000.00	75,000.00	75,000.00	75,000.00
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	1,583.88	.....	.....	.....
	Total, -	\$2,611,536.00	\$2,629,679.38	\$2,569,180.00	\$2,543,720.00	\$2,540,540.70

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID FOR INTEREST.				
		1876	1877	1878	1879	1880
1	Boston & New York Air Line, -	\$17,496.16	\$38,941.05	\$35,808.86	\$36,803.64	\$35,000.00
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	9,398.36	2,080.96	30,459.71	14,263.19	8,907.50
4	Connecticut Valley, -	64,114.48	43,413.40	1,636.67	1,329.34	*1,256.29
5	Connecticut Western, -	115,522.14	24,564.59	10,426.58	10,219.13	8,978.42
6	Danbury & Norwalk, -	34,121.35	34,231.18	34,771.25	35,519.78	34,066.74
7	Hartford, Providence & Fishkill, -	174,061.12	221,035.00	169,404.80	.....	.....
8	Housatonic, -	46,416.95	43,617.60	47,559.48	47,817.45	44,430.34
9	Naugatuck, -	5,593.43	.....	.....	.....	.....
10	New Canaan, -	4,367.50	2,905.00	175.00	9.69	.....
11	New Haven & Derby, -	23,144.57	27,486.02	27,464.84	24,566.95	24,757.86
12	New Haven & Northampton, -	162,407.53	160,819.49	159,287.51	162,555.77	165,136.07
13	New London Northern, -	32,442.50	45,353.50	45,125.00	45,125.00	51,897.08
14	N. Y., Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	63,956.59	68,486.16	81,755.90	261,930.19	379,721.62
16	N. Y., New Haven & Hartford, -	130,000.00	130,000.00	130,000.00	130,000.00	130,000.00
17	New York, Providence & Boston, -	81,650.00	78,150.00	80,287.35	77,253.25	79,037.47
18	Norwich & Worcester, -	60,799.87	49,448.71	23,983.74	24,029.42	24,125.00
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	1,947.85	1,740.31	1,791.73	1,490.96	1,361.08
21	Shepaug, -	30,354.03	17,421.38	2,718.55	2,250.74	992.40
22	Shore Line, -	14,000.00	14,000.00	14,065.65	14,073.67	14,081.87
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$1,039,351.93	\$1,003,694.35	\$896,222.62	\$889,238.17	\$1,003,749.74

* Hartford & Connecticut Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	ACCIDENTS TO PASSENGERS IN CONNECTICUT.									
		1876		1877		1878		1879		1880	
		Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.
1	Boston & New York Air Line, -	...	...	...	...	...	...	...	...	...	...
2	Colchester, - - -	...	...	...	...	...	...	...	...	...	...
3	Connecticut Central, - -	...	...	...	...	...	...	1	...	...	...
4	Connecticut Valley, - -	...	...	...	...	...	...	...	...	...	...
5	Connecticut Western, - -	...	...	...	70	...	...	...	1	...	...
6	Danbury & Norwalk, - -	...	...	...	...	12	...	...	...	...	...
7	Hartford, Providence & Fishkill, -	...	1	...	...	1	...	...	...	...	...
8	Housatonic, - - -	...	...	...	...	...	...	...	...	...	...
9	Naugatuck, - - -	...	17	...	...	...	...	...	...	...	...
10	New Canaan, - - -	...	...	...	...	...	...	...	...	...	...
11	New Haven & Derby, - -	...	1	...	...	...	...	...	...	...	...
12	New Haven & Northampton, -	...	...	...	...	...	...	...	...	...	...
13	New London Northern, - -	...	...	...	1	...	...	...	...	2	8
14	New York, Housatonic & Northern, -	...	...	...	...	...	...	...	...	...	...
15	New York & New England, - -	...	...	...	...	...	1	...	...	1	...
16	New York, New Haven & Hartford, -	...	3	...	6	...	6	...	4	...	3
17	New York, Providence & Boston, -	...	2	1	...	...	1	...	...	...	...
18	Norwich & Worcester, - -	...	...	...	...	...	...	...	...	...	...
19	Ridgefield & New York, - -	...	1	...	...	1	...	...	...	...	...
20	Rockville, - - -	...	...	...	...	...	...	...	...	...	...
21	Shepang, - - -	...	...	...	...	...	...	...	...	...	...
22	Shore Line, - - -	...	...	...	...	...	...	...	...	...	...
23	South Manchester, - -	...	...	...	...	...	...	...	...	...	...
24	Watertown & Waterbury, - -	...	...	...	...	...	...	...	...	...	...
Total, - - -		3	23	1	7	14	78	1	5	3	11

SUMMARY OF THE FOREGOING TABLES.

	1879.	1880.	INCREASE.	DECREASE.
Capital stock issued, - - -	\$45,125,400.00	\$45,388,700.00	\$263,300.00	.....
Capital stock held in Connecticut, - - -	17,036,700.00	16,532,750.00	3,891,990.40	\$503,950.00
Funded debt, - - - - -	17,779,878.25	19,755,378.25	1,975,500.00	.....
Floating debt, - - - - -	3,697,920.61	5,117,557.18	1,419,636.54	.....
Total stock and debt, - - -	66,633,208.89	70,495,199.29	.....	.....
Construction and Equipment, - - -	77,959,280.71	80,341,549.79	2,382,269.08	.....
Expended for permanent investment, - - - - -	1,261,269.81	5,486,830.89	4,225,561.08	.....
Gross earnings, - - - - -	11,012,250.57	12,390,878.51	1,378,627.94	.....
Operating expenses, - - - - -	6,719,005.67	7,686,414.20	967,408.53	.....
Net earnings, - - - - -	4,296,952.38	4,704,464.31	417,511.93	.....
Income from passengers, - - -	4,651,279.92	5,314,224.64	662,944.72	.....
Income from freight, - - - -	5,291,791.24	6,134,583.84	842,792.60	.....
Paid for insurance, - - - - -	23,099.60	24,867.55	1,767.95	.....
Paid for taxes, - - - - -	390,340.97	440,982.34	50,541.37	.....
Paid for interest, - - - - -	859,238.17	1,003,719.74	114,511.57	.....
Paid in dividends, - - - - -	2,543,720.00	2,540,540.70	.....	3,179.30
Paid for fuel, - - - - -	738,921.87	921,760.75	182,838.88	.....
Maintenance of way, - - - - -	1,304,342.60	1,361,906.79	57,564.19	.....
Maintenance of motive power and cars, - - - - -	1,670,856.77	2,041,361.27	370,504.50	.....
	Miles.	Miles.	INCREASE.	DECREASE.
Total length of main line and branches, - - - - -	1,211.100	1,283.195	62.095	.....
Total length of main line and branches in Connecticut, - - -	921.500	953.960	32.460	.....
Total length of sidings, - - -	241.220	261.450	19.930	.....
Total length of sidings in Conn., - - -	172.470	183.940	13.470	.....
Total length of double track, - - -	187.900	191.220	3.320	.....
Total length of double track in Connecticut, - - - - -	107.500	108.780	1.250	.....
Track laid with steel rails, - - -	739.830	817.260	77.430	.....
Run by passenger trains, - - -	4,296,698	4,171,815	75,117	.....
Run by freight trains, - - - -	3,003,614	3,150,909	147,285	.....
Run by other trains, - - - - -	529,128	794,067	264,839	.....
Total run by all trains, - - - -	7,938,404	8,426,817	488,413	.....
Total passenger mileage, - - -	208,745,920	246,160,377	37,414,457	.....
Total freight mileage, - - - - -	189,524,899	228,572,007	39,047,108	.....
Number of passengers carried, - - -	9,538,056	11,723,633	2,185,577	.....
Number of tons of freight carried, - - -	4,371,845	5,095,963	724,118	.....
Highway grade crossings in Conn., - - -	1,106	1,139	33	.....
Highway grade crossings in Connecticut with gates or flagmen, - - -	62	69	7	.....
Highway crossings in Connecticut over the track, - - - - -	121	133	12	.....
Highway crossings in Connecticut under the track, - - - - -	88	84	.....	4
Number of men employed, - - - -	7,243	7,605	162	.....
Number of engines, - - - - -	310	323	13	.....
Number of engines with train brake, - - - - -	185	185	.....	3
Number of cars, - - - - -	6,349	7,470	1,121	.....
Number of cars with train brake, - - -	623	632	9	.....
Accidents to passengers—fatal, - - -	1	3	2	.....
Accidents to passengers—not fatal, - - -	5	11	6	.....
Accidents to employes—fatal, - - -	8	17	9	.....
Accidents to employes—not fatal, - - -	14	39	25	.....
Accidents to trespassers—fatal, - - -	33	37	4	.....
Accidents to trespassers—not fatal, - - -	13	16	3	.....
Accidents at highway crossings—fatal, - - - - -	3	6	3	.....
Accidents at highway crossings—not fatal, - - - - -	4	8	4	.....

Names of Railroad Commissioners, Commencement of Term, and Residence.

Zaccheus W. Bissell,	-	Sharon,	1853	
Moses B. Harvey,*	-	Stafford,	1853	
John Stewart,*	-	Chatham,	1853	resigned.
James N. Palmer,	-	New Haven,	1854	to fill vacancy.
John Gould,	-	Fairfield,	1854	
John S. Jewett,	-			
Henry Hammond,	-	Killingly,	1856	
Patten Fitch,	-	Bolton,	1857	
John Gould,*	-	Fairfield,	1858	
George D. Wadhams,*	-	Torrington,	1859	
Henry Hammond,	-	Killingly,	1860	
Joseph W. Dudley,*	-	Madison,	1861	
John J. Jacques,	-	Waterbury,	1862	to fill vacancy.
Abel Scranton,*	-	Madison,	1862	
Samuel Fitch,	-	Stafford,	1863	
Abel Scranton,*	-	Madison,	1864	
William A. Cummings,*	-	Darien,	1865	
Samuel Fitch,	-	Stafford,	1866	
Albert Austin,-	-	Suffield,	1867	
James Pike,	-	Sterling,	1868	resigned.
Charles H. Denison,	-	Stonington,	1869	to fill vacancy.
Simeon Gallup,	-	Groton,	1870	
John I. Hutchinson,	-	Essex,	1870	resigned.
James Pike,	-	Sterling,	1871	to fill vacancy.
Simeon Gallup,	-	Groton,	1872	
Andrew Northrop,	-	Brookfield,	1872	to fill vacancy.
Charles W. Scott,*	-	Sprague,	1873	
George W. Arnold,	-	Haddam,	1873	
George M. Woodruff,	-	Litchfield,	1874	
Minott A. Osborn,*	-	New Haven,	1875	
George W. Arnold,	-	Haddam,	1876	
George M. Woodruff,	-	Litchfield,	1877	to fill vacancy.
John W. Bacon,	-	Danbury,	1877	
John W. Bacon,	-	Danbury,	1878	
Francis A. Walker,	-	New Haven,	1879	resigned, Nov.
W. H. Hayward,	-	Colchester,	1880	to fill vacancy.
George M. Woodruff,	-	Litchfield,	1880	

Clerk,

GEORGE T. UTLEY,

HARTFORD, CONN.

OFFICE, Nos. 41 and 43 State Capitol, Hartford.

*Deceased.

CONTENTS OF TABLES.

RAILROADS.

- 1 Name of, and branches.
- 2 Date of charter.
- 3 Commenced operations.
- 4 Runs from.
- 5 " to.
- 6 Length of main line and branches.
- 7 " " " " " " in Connecticut.
- 8 " " double track.
- 9 " " " " in Connecticut.
- 10 " " sidings.
- 11 " " " in Connecticut.
- 12 Total length of road, single track miles.
- 13 " " " " " " " in Connecticut.

CAPITAL STOCK.

- 14 Authorized by charter.
- 15 " " vote of company.
- 16 Issued for cash.
- 17 " " bonds.
- 18 " " stock of other corporations.
- 19 " " undivided earnings.
- 20 " " increased valuation.
- 21 " otherwise.
- 22 Total amount issued.
- 23 " " " per last report.
- 24 Issued per mile of road.
- 25 Amount held in Connecticut.
- 26 " " " " per last report.
- 27 Par value per share.
- 28 Number of stockholders in Connecticut.
- 29 " " " " " per last report.

DEBT.

- 30 Rate of interest for funded.
- 31 Unpaid interest on funded.
- 32 Total amount “
- 33 “ “ “ per last report.
- 34 Amount of bills payable.
- 35 “ “ “ “ per last report.
- 36 Accounts payable.
- 37 Total debt.
- 38 “ “ per last report.
- 39 Proportion per mile of road.
- 40 Total stock and debt.

CONSTRUCTION AND EQUIPMENT.

- 41 Construction. .
- 42 Equipment.
- 43 Total construction and equipment.
- 44 “ per last report.
- 45 “ per mile of road.

EARNINGS.

- 46 From passengers.
- 47 “ freight.
- 48 “ mail.
- 49 “ express.
- 50 “ rents.
- 51 “ other sources.
- 52 Total.
- 53 “ per last report.
- 54 “ per mile of road operated.
- 55 “ operating expenses.
- 56 “ net earnings.
- 57 “ “ “ per last report.

OPERATING EXPENSES.

- 58 Repairs of road-bed and track.
- 59 “ “ bridges.
- 60 “ “ fences.
- 61 “ “ buildings and fixtures.
- 62 “ “ locomotives.
- 63 “ “ cars.
- 64 “ “ machinery and tools.
- 65 Coal for locomotives and cars.
- 66 Wood “ “ “ “

- 67 Coal for stations and shops.
- 68 Wood " " "
- 69 Total cost of fuel.
- 70 Salaries and labor.
- 71 Oil and waste.
- 72 Injuries to persons.
- 73 Damages to property.
- 74 Insurance.
- 75 Rent of other roads.
- 76 Other operating expenses.
- 77 Total.
- 78 " per last report.
- 79 " per mile of road operated.

MISCELLANEOUS.

- 80 Paid for taxes.
- 81 " " interest.
- 82 " " dividends.
- 83 " " " per last report.
- 84 Maintenance of way per mile of road operated.
- 85 Net earnings per mile of road operated.

PERMANENT INVESTMENT DURING THE YEAR.

- 86 For construction.
- 87 " equipment.
- 88 Total.
- 89 " per last report.

TRANSPORTATION.

- 90 Number of passengers carried.
- 91 " " " per last report.
- 92 " " " one mile.
- 93 Number of tons of freight carried.
- 94 " " " per last report.
- 95 " " " one mile.

MILEAGE.

- 96 By passenger trains.
- 97 " freight "
- 98 " other "
- 99 Total.
- 100 " per last report.

EMPLOYES.

- 101 Number, including officers.
102 " per last report.

ROLLING STOCK.

- 103 Number of locomotives.
104 " " " with train brake.
105 Average weight of locomotives.
106 Number of passenger cars.
107 " " baggage and mail cars.
108 " " merchandise cars.
109 Total.
110 " per last report.
111 Passenger train cars with train brake.
112 " " " " " patent platform, etc.

CROSSINGS IN CONNECTICUT.

- 113 Railroads at grade.
114 Highways over the track.
115 " under the track.
116 " at grade.
117 " " " with gates.
118 " " " " flagmen.

BRIDGES IN CONNECTICUT.

- 119 Aggregate length of wood.
120 Number of spans of wood over 25 feet.
121 Aggregate length of iron.
122 Number of spans of iron over 25 feet.
123 Aggregate length of stone arches.

STATIONS.

- 124 Number on entire road.
125 " " " in Connecticut.
126 On roads operated by each company.
127 " " " " " " in Connecticut.
128 Average number of miles to each in Connecticut.

STEEL RAILS AND TIES.

- 129 Number of miles.
130 " " " per last report.
131 " laid in Connecticut past year.

MILES OPERATED BY EACH COMPANY.

- 132 Total number.
 133 " " per last report.

EXPENSES PER TRAIN MILE.

- 134 Repairs of road-bed, track, and bridges.
 135 Salaries, labor, etc.
 136 Miscellaneous.
 137 Repairs of locomotives.
 138 " " cars.
 139 Fuel.
 140 Oil and waste.
 141 Total maintenance of way.
 142 " " " motive power and cars.
 143 " miscellaneous.
 144 Total.
 145 " per last report.

EARNINGS PER TRAIN MILE.

- 146 Gross.
 147 " per last report.
 148 Net.
 149 " per last report.

RATES OF FARES.

- 150 Average rate exclusive of commuters.
 151 " " from "
 152 " " " all passengers.
 153 " " freight per ton.

INCOME PER MILE CARRIED.

- 154 From each passenger.
 155 " " " per last report.
 156 " " ton of freight.
 157 " " " " " per last report.

GENERAL PERCENTAGE.

- 158 Gross earnings to capital and debt.
 159 Net " " " " "
 160 " " " construction and equipment.
 161 " " " gross earnings.
 162 Passenger receipts to " "
 163 Freight " " " "
 164 Operating expenses to gross earnings.

ACCIDENTS IN CONNECTICUT.

165	Passengers.
166	Employés.
167	Trespassers.
168	Adults.
169	Children.
170	Total.
171	Fatal.
172	Not fatal.
173	At highway crossings - fatal.
174	“ “ “ —not fatal.
175	Employés injured by falling from cars.
176	“ “ “ coupling or uncoupling cars.
177	“ “ “ other causes.
178	“ “ fatally.
179	“ “ not fatally.
180	Passengers “ fatally.
181	“ “ not fatally.
182	Trespassers “ fatally.
183	“ “ not fatally.
184	Monthly statement.

ACCIDENTS IN THE UNITED STATES.

185	Derailment of trains.
186	Collisions and their causes.
187	Non-derailment of trains.
188	Accidents and casualties.

RAILROAD RETURNS.

BOSTON & NEW YORK AIR LINE RAILROAD.

*Return of the Boston & New York Air Line Railroad Company, for
the year ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passengers, - - - - -	\$158,720.01
From freight, - - - - -	107,194.54
From United States mails, - - - - -	7,432.64
From express, - - - - -	11,101.28
From rent of engines, depots, depot grounds, etc.,	1,445.09
Miscellaneous, - - - - -	998.43
Total gross earnings, - - - - -	\$286,891.99

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track, - -	\$37,228.01
For repairs of bridges, - - - - -	4,781.66
For repairs of fences, - - - - -	1,590.07
For repairs of buildings and fixtures, - -	905.88
For repairs of locomotives, - - - - -	9,815.16
For repairs of cars, - - - - -	10,698.35
For repairs of machinery and tools, - -	479.28
For salaries and labor not included above, -	32,802.44
For fuel for locomotives and cars,—	
3,220 tons of coal, \$16,711.80	
75 cords of wood, 200.00	16,911.80
For fuel for stations and shops, 200 tons of coal,	871.25
For oil and waste, - - - - -	1,175.87
For damages, losses, and gratuities,—	
to persons, \$200.00	
to property, 980.33	1,180.33
For insurance, - - - - -	385.00
For rent to N. Y. & N. E. R. R., in part, -	2,260.40

For other operating expenses,—				
car mileage, general office expenses, advertising, etc.,	-	-	-	\$6,355.30
Total operating expenses,	-	-	-	<u>\$127,440.80</u>
Net earnings,	-	-	-	<u>\$159,451.19</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$41.41
Bills and accounts receivable at date of last report,			35,979.88
From gross earnings as stated,	-	-	286,891.99
Materials on hand,	-	-	4,806.13
Total,	-	-	<u>\$328,089.41</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$127,440.80
For taxes, -	-	-	14,398.57
For interest on first mortgage bonds,	-	-	35,000.00
For construction, -	-	-	29,244.27
For equipment, -	-	-	353.55
For interest on temporary loans, -	-	-	61.59
For charges to profit and loss account,	-	-	5,702.76
For decrease in floating liabilities,—			
Amount September 30, 1879,	\$51,389.57		
Amount September 30, 1880,	<u>13,647.07</u>		
Decrease,	-	-	37,742.50
Materials on hand,	-	-	6,379.75
Bills and accounts receivable this date,	-	-	42,931.21
Cash on hand to balance, -	-	-	28,834.41
Total,	-	-	<u>\$328,089.41</u>

GENERAL BALANCE-SHEET.

Assets.

Cost of property representing the railroad formerly known as the New Haven, Middletown & Willimantic R. R., its road, equipment, rights and franchises acquired as an entirety by this company,	-	-	-	-	3,901,110.46
New construction account; expended by this Co.,					423,295.97
New equipment account,	-	-	-	-	129,931.94
Materials on hand,	-	-	-	-	6,379.75
Accounts receivable, viz.:					
Uncollected earnings and open accounts,	-				28,486.47
Accounts in dispute and in litigation,	-				14,444.74
Cash on hand,	-	-	-	-	28,834.41
Total,	-	-	-	-	<u>\$4,532,483.74</u>

Liabilities.

Bonds of the New Haven, Middletown, & Willimantic R. R. outstanding and convertible into stock,	-	-	-	-	232,500.00
Capital stock:					
Preferred,	-	-	-	-	2,767,500.00
Common,	-	-	-	-	803,800.00
Scrip,	-	-	-	-	27,727.28
First mortgage bonds,	-	-	-	-	500,000.00
Accounts payable,	-	-	-	-	10,595.44
Accounts in dispute,	-	-	-	-	3,051.63
Profit and loss account,	-	-	-	-	187,309.39
Total,	-	-	-	-	<u>\$4,532,483.74</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds issued by the Colchester R. R. Co., and guaranteed by this company,	-	-			25,000.00
Total,	-	-	-	-	<u>\$25,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$4,000,000.00
Capital stock authorized by vote of company,	-	-	4,000,000.00
Capital stock issued, viz :			
35,713 full shares of \$100 each,	-	-	3,571,300.00
Stock issued for bonds of the N. H., M. & W.			
R. R. Co.,	-	-	3,571,300.00
Amount of stock held in Connecticut,	-	-	973,300.00
Number of stockholders residing in Connecticut,			348
Whole number of stockholders,	-	-	561

BONDS OR FUNDED DEBT.

First mortgage, due Aug. 1, 1895 ; rate of interest,			
7 per cent.,	-	-	500,000.00
Interest paid to Aug. 1, 1880.			
Guaranteed by this company.			
First mortgage bonds of the Colchester R. R. Co.,			
50 bonds of \$500 each,	-	-	25,000.00
Due July 1, 1907 ; rate of interest 7 per cent.			
Interest paid to July 1, 1880.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven, Conn., to Middletown, Conn., in August, 1870; Middletown, Conn., to Willimantic, Conn., in Aug., 1873.

Length of main line from New Haven to Willimantic,	-	-	50.00m.
Length of road (main line and branches) owned by the company,	-	-	50.00m.
Length of sidings, or other tracks not included above,	-	-	4.58m.
Length of track of road, including branches and sidings, in single track miles,	-	-	54.58m.
Length of track laid with steel rails (weight per yard, 58 lbs.),	-	-	24.50m.

Weight per yard of iron rails in main line, 58 lbs.	
Number of new ties put in track during the year,	
(cost, \$8,903.85),	29,680
Aggregate length of wooden bridges, in feet,	8,355
Number of spans of 25 feet or over,	5
Aggregate length of iron bridges, in feet,	5,230
Number of spans of 25 feet or over,	18
Number of highway crossings over the track,	11
Number of highway crossings under the track,	6
Number of highway crossings at grade,	52
Number of railroads crossed at grade, and names	
of each,	1

Connecticut Valley R. R.

Name, termini, and length of each road operated
by this company under lease or contract:

Colchester R. R., from Turnerville, Ct.,	
to Colchester, Ct.,	3.59m.
Length of all roads operated by this company,	53.59m.
Number of stations on main line,	14
Number of stations on leased lines,	1

EQUIPMENT.

Number of locomotives (not including switching engines),	9
Average weight of same, including tender, water, and fuel,	54 tons.
Number of passenger cars,	11
Number of baggage and mail cars,	5
Number of merchandise cars,	118
Number of coal, gravel, and other cars,	22
Number of locomotives equipped with train brakes,	3
Number of cars equipped with train brakes,	8
Name of brake,	Westinghouse Air Brake.
Number of passenger train cars with patent platform, buffer, and coupler,	11
Name of patent,	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	.0433
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.0085
Average rate of fare per mile from all passengers,	.0409
Total number of passengers carried,	88,776
Passenger mileage, or passengers carried one mile,	1,633,350
Miles run by passenger trains,	81,420
Miles run by freight trains,	32,282
Miles run by all other trains,	19,883
Total miles run,	133,585
Total number of tons of freight carried,	58,674
Freight mileage, or tons carried one mile,	1,894,283
Average rate of freight per ton per mile,	.0396
Number of men employed in operating road, including officers,	194

ACCIDENTS.

1879.

Oct. 4. Train No. 3 struck a horse and wagon on Ice-house crossing, west of Middletown, and injured the driver, Mulvaney, of Rockfall. The horse was killed and wagon smashed. The usual signal was given, but the man had been drinking.

Dec. 25. Train No. 13 on Colchester Branch struck and severely injured Peter Buser, a Swiss, who was walking on track just below Turnerville. He was intoxicated and paid no attention to the whistle or bell. He left the track once and immediately turned and came in front of engine.

1880.

June 14. At 3.35 P.M., William Meany, freight brakeman, while switching cars in the yard at Middletown, fell from the cars and was killed instantly, several cars passing over him. He was seen just before the accident on the cars, and immediately after on the track, but no one appears to have seen him fall. No blame attaches to any of the employees in the matter.

OFFICERS.

President, H. B. HAMMOND, New York.*Secretary*, T. L. WATSON, Bridgeport, Conn.*Treasurer*, D. B. HATCH, New York.*Superintendent*, JOSEPH H. FRANKLIN, New Haven, Conn.*Auditor*, A. DUPRAT, New York.

BOARD OF DIRECTORS.

H. B. HAMMOND, New York.

S. S. SANDS, New York.

T. L. WATSON, Bridgeport, Conn.

D. B. HATCH, New York.

H. WALTER WEBB, New York.

S. E. BALDWIN, New Haven, Conn.

H. G. LEWIS, New Haven, Conn.

JOHN N. CAMP, Middletown, Conn.

SILAS T. LOOMER, Willimantic, Conn.

JAMES D. SMITH, New York.

E. H. BONNER, New York.

Attest, H. B. HAMMOND, *President*.Attest, D. B. HATCH, *Treasurer*.

STATE OF NEW YORK,	}	NEW YORK,
CITY & COUNTY OF NEW YORK,		November 13, 1880.

Then personally appeared H. B. Hammond, President, and D. B. Hatch, Treasurer, of the Boston & New York Air Line Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

WM. C. FINDLAY,

*Notary Public,**New York County.*

PROPER ADDRESS OF THE COMPANY.

BOSTON & NEW YORK AIR LINE R. R. CO.,
New Haven, Conn.

COLCHESTER RAILWAY.

Return of the Colchester Railway Company, for the year ending September 30, 1880.

GENERAL BALANCE-SHEET.

<i>Assets.</i>					
Construction account,	-	-	-	-	\$50,000.00
<i>Liabilities.</i>					
Capital stock,	-	-	-	-	\$25,000.00
Bonds, first mortgage,	-	-	-	-	25,000.00
Total,	-	-	-	-	\$50,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$50,000.00
Capital stock authorized by vote of company,	-	-	25,000.00
Capital stock issued, viz.:			
250 full shares of \$100 each,	-	-	25,000.00
Stock issued for cash,	-	-	25,000.00
Amount of stock held in Connecticut,	-	-	25,000.00
Number of stockholders residing in Connecticut,			1
Whole number of stockholders,	-	-	1

BONDS OR FUNDED DEBT.

Bonds issued by Colchester Railway Co. guaranteed by B. & N. Y. A. L. Co. at 7 per cent., accounted for in balance-sheet,	-	-	-	25,000.00
---	---	---	---	-----------

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Colchester to Turnerville, Aug., 1877.

Length of main line from Colchester to Turnerville, - - - - -	3.59m.
Length of road and main line owned by the company, - - - - -	3.59m.
Length of sidings, or other tracks not included above, - - - - -	.50m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	4.09m.
Weight per yard of iron rails in main line, 60 lbs.	
Number of highway crossings at grade, - - - - -	2
Number of stations on main line, - - - - -	2

OFFICERS.

President, ERASTUS S. DAY.

Secretary, IRA A. DINSMORE.

Treasurer, GILES G. WICKWIRE.

BOARD OF DIRECTORS.

G. G. WICKWIRE, New London, Conn.

E. S. DAY, Colchester, Conn.

W. S. CURTIS, Colchester, Conn.

G. G. STANDISH, Colchester, Conn.

LEANDER CHAPMAN, Colchester, Conn.

Attest, ERASTUS S. DAY, *President*.

Attest, G. G. WICKWIRE, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, }

COLCHESTER, Dec. 6, 1880.

Then personally appeared Erastus S. Day, President, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

JOSEPH N. ADAMS,

Notary Public.

NEW LONDON COUNTY, ss.

NEW LONDON, Dec., 1880.

Personally appeared before me G. G. Wickwire, and made solemn oath that the above statement by him is true.

GIDEON F. RAYMOND,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

COLCHESTER RAILWAY COMPANY,

Colchester, Conn.

CONNECTICUT CENTRAL RAILROAD.

*Return of the Connecticut Central Railroad Company, for the year
ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$18,144.79
From freight transportation,	-	-	-	41,185.97
From United States mails,	-	-	-	1,454.24
From express,	-	-	-	800.00
From telegraph,	-	-	-	129.86
Total gross earnings,	-	-	-	\$61,714.86

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$4,406.32
For repairs of buildings and fixtures,	-	-	-	2.41
For repairs of locomotives,	-	-	-	3,198.97
For repairs of cars,	-	-	-	1,104.28
For rent of rolling stock,	-	-	-	3,852.58
For salaries and labor not included above,	-	-	-	19,689.62
For fuel for locomotives and cars,—				
1,152 tons of coal,	\$6,795.89			
1,343 cords of wood,	4,027.33			
				10,823.22
For fuel for stations and shops, 35 tons of coal,	-			228.27
For oil and waste,	-	-	-	396.73
For damages, losses, and gratuities,—				
to persons,	\$176.50			
to property,	85.05			
				261.55
For insurance,	-	-	-	66.50

For rent of other roads:

New York & New England,	-	-	-	\$6,198.00
Springfield & New London,	-	-	-	4,000.00
Springfield & Northeastern,	-	-	-	4,833.34
For terminal facilities to connecting roads,	-	-	-	3,755.67
For other operating expenses: Passenger-car service,				66.88
Freight-car service,	-			2,419.24
Mails (transportation),				425.02
Total operating expenses,	-	-	-	<u>\$65,712.60</u>
Deficit,	-	-	-	<u>\$3,997.74</u>

The above includes earnings and expenses to June 1, 1880, since which time the road has been operated by the New York & New England Railroad Company under a lease of fifteen years.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	-	\$2,721.47
Bills and accounts receivable at date of last report,	-			2,448.89
From gross earnings as stated,	-	-	-	61,714.86
From sales of materials,	-	-	-	2,639.29
From accounts payable (increase),	-	-	-	7,214.16
Total,	-	-	-	<u>\$76,738.67</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	-	\$65,712.60
For interest,	-	-	-	8,907.50
Bills payable,	-	-	-	1,602.91
Bills and accounts receivable this date,	-	-	-	473.53
Cash on hand to balance,	-	-	-	42.13
Total,	-	-	-	<u>\$76,738.67</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	-	\$770,655.25
Materials on hand,	-	-	-	-	2,338.01
Accounts receivable,	-	-	-	-	473.53
Profit and loss,	-	-	-	-	12,905.24
Cash on hand,	-	-	-	-	42.13
Total, -	-	-	-	-	\$786,414.16

Liabilities.

Capital stock,	-	-	-	-	\$448,500.00
Bonds payable,	-	-	-	-	325,000.00
Accounts payable,	-	-	-	-	7,214.16
Stock on which are partial payments,	-	-	-	-	5,700.00
Total, -	-	-	-	-	\$786,414.16

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this Company, \$21,805.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$800,000.00
Capital stock authorized by vote of company,	-	-	800,000.00
Capital stock issued, viz.:			
4,485 full shares of \$100 each,	-	-	448,500.00
Stock on which are partial payments,	-	-	5,700.00
Stock issued for cash,	-	-	361,600.00
Stock issued to contractors as cash,	-	-	86,900.00
Amount of stock held in Connecticut,	-	-	325,000.00
Number of stockholders residing in Connecticut,	-	-	130
Whole number of stockholders,	-	-	135

BONDS OF FUNDED DEBT.

First mortgage, due October 1, 1895; rate of interest			
7 per cent.,	-	-	\$325,000.00
Interest paid to April 1, 1879.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From State line, Massachusetts, to East Hartford, Connecticut, January, 1876.

Length of main line from State line, Mass., to East Hartford, Conn.,	-	-	-	-	-	20.25m.
--	---	---	---	---	---	---------

Length of branch from Melrose, Conn., to West Street, Conn.,	-	-	-	-	-	7.00m.
--	---	---	---	---	---	--------

Length of road (main line and branch) owned by the company,	-	-	-	-	-	27.25m.
---	---	---	---	---	---	---------

Length of sidings, or other tracks not included above,	-	-	-	-	-	1.31m.
--	---	---	---	---	---	--------

Length of track of road, including branch and sidings, in single track miles,	-	-	-	-	-	28.56m.
---	---	---	---	---	---	---------

Weight per yard of iron rails in main line, 56 lbs.; in branch, 56 lbs.

Aggregate length of wooden bridges, in feet,	-	-	-	-	-	270
--	---	---	---	---	---	-----

Number of spans of 25 feet or over,	-	-	-	-	-	2
-------------------------------------	---	---	---	---	---	---

Aggregate length of stone arch bridges, in feet,	-	-	-	-	-	50
--	---	---	---	---	---	----

Number of highway crossings under the track,	-	-	-	-	-	2
--	---	---	---	---	---	---

Number of highway crossings at grade,	-	-	-	-	-	33
---------------------------------------	---	---	---	---	---	----

Name, termini, and length of each road operated by this company under lease or contract:

Springfield & New London Railroad, from State line, Mass., to Springfield, Mass.,	-	-	-	-	-	7.20m.
---	---	---	---	---	---	--------

Length of all roads operated by this company,	-	-	-	-	-	34.45m.
---	---	---	---	---	---	---------

Number of stations on main line,	-	-	-	-	-	8
----------------------------------	---	---	---	---	---	---

Number of stations on branches,	-	-	-	-	-	2
---------------------------------	---	---	---	---	---	---

Number of stations on leased lines,	-	-	-	-	-	4
-------------------------------------	---	---	---	---	---	---

EQUIPMENT.

Number of locomotives (not including switching engines),	-	-	-	-	-	3
--	---	---	---	---	---	---

Average weight of same, including tender, water, and fuel,	-	-	-	-	-	45 tons.
--	---	---	---	---	---	----------

Number of passenger cars,	-	-	-	-	-	4
---------------------------	---	---	---	---	---	---

Number of baggage and mail cars,	-	-	-	-	-	1
----------------------------------	---	---	---	---	---	---

Number of merchandise cars,	-	-	-	-	-	5
-----------------------------	---	---	---	---	---	---

Number of coal, gravel, and other cars,	-	-	-	-	-	17
---	---	---	---	---	---	----

Number of passenger train cars with patent platform,
buffer, and coupler, - - - -

4

Name of patent, - - - -

Miller.

The equipment, locomotives, and cars belong to
private parties, and are not owned by the company.

FARES, FREIGHT, ETC.

Average rate, per mile received from passengers on roads operated by this company, excluding season- ticket passengers, - - - -	.0337
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, -	.0216
Average rate of fare per mile for all passengers, -	.0271
Total number of passengers carried, - - -	46,559
Passenger mileage, or passengers carried one mile, -	631,916
Miles run by passenger trains, - - - -	45,816
Miles run by freight trains, - - - -	30,880
Miles run by all other trains, - - - -	309
Total miles run, - - - -	77,005
Total number of tons of freight carried, - - -	47,732
Freight mileage, or freight carried one mile, -	1,030,813
Average rate of freight per ton per mile, - -	.046
Number of men employed in operating road, in- cluding officers, - - - -	52

OFFICERS.

President, D. D. WARREN, Springfield, Mass.

Vice-President, FRANCIS GOWDY, Melrose, Conn.

Secretary, T. M. MALTBIE, Hartford, Conn.

Treasurer, D. D. WARREN, Springfield, Mass.

Chief Clerk, C. J. SANDERSON, Springfield, Mass.

General Ticket Agent, E. M. BARTLETT, Springfield, Mass.

General Freight Agent, E. M. BARTLETT, Springfield, Mass.

BOARD OF DIRECTORS.

D. D. WARREN, Springfield, Mass.

FRANCIS GOWDY, Melrose, Conn.

JOHN M. STILES, Melrose, Conn.

J. A. THOMPSON, Melrose, Conn.

GEORGE BEACH, Hartford, Conn.

N. S. OSBORN, East Windsor Hill, Conn.

LEMUEL STOUGHTON, East Windsor Hill, Conn.

H. P. STEDMAN, East Hartford, Conn.

E. PRICKETT, Hazardville, Conn.

E. S. HENRY, Rockville, Conn.

WILLIAM BIRNIE, Springfield, Mass.

WILLIS PHELPS, Springfield, Mass.

Attest, D. D. WARREN, *President*.

Attest, D. D. WARREN, *Treasurer*.

STATE OF MASSACHUSETTS, }

COUNTY OF HAMPDEN, } Springfield, November 22, 1880.

Then personally appeared D. D. Warren, President, and D. D. Warren, Treasurer, of the Connecticut Central Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

THOMAS B. WARREN,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT CENTRAL RAILROAD COMPANY,

Springfield, Mass.

TRUSTEE OF CONNECTICUT VALLEY RAILROAD.

Return of the Agent for the Trustee for the First Mortgage Bondholders of the Connecticut Valley Railroad, for the nine months ending June 30, 1880.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$52,342.26
From freight transportation,	-	-	-	74,575.31
From United States mails,	-	-	-	1,973.34
From express,	-	-	-	1,714.21
From rents,	-	-	-	780.10
From other sources,	-	-	-	1,977.68
From hoisting engine,	-	-	-	519.18
From newsboy,	-	-	-	112.50
From use of scales,	-	-	-	38.47
From car service,	-	-	-	765.86
From track rent,	-	-	-	541.67
Total gross earnings,	-	-	-	\$133,362.90

STATEMENT OF OPERATING EXPENSES.

For repairs of road bed and track,	-	-	\$11,966.54
For repairs of bridges,	-	-	4,355.03
For repairs of fences,	-	-	1,004.52
For repairs of buildings and fixtures,	-	-	1,716.88
For repairs of locomotives,	-	-	6,516.45
For repairs of cars,	-	-	5,075.53
For repairs of machinery and tools,	-	-	363.93
For salaries, labor, and supplies not included above,	-	-	48,703.69

For fuel for locomotive and cars,—			
2,561.61 tons of coal,	\$11,103.22		
16½ cords of wood,	97.50	\$11,200.72	
For fuel for stations and shops,—			
221.40 tons of coal,	-	-	953.76
For oil and waste, -	-	-	1,287.27
For damages, losses, and gratuities,—			
to persons,	\$70.75		
to property,	294.76		365.51
For insurance, -	-	-	594.69
For steel rails and laying,	\$23,005.68		
Less old rails taken up,	\$12,466.96		
Less amount charged to			
construction,	4,986.75	17,453.71	5,551.97
For legal expenses, -	-	-	4,650.25
For ties and laying, -	-	-	12,890.49
Total operating expenses, -	-	-	\$117,197.23
Net earnings, -	-	-	\$16,165.67

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$7,573.73
Bills and accounts receivable at date of last report,			16,772.88
From gross earnings as stated,	-	-	133,362.90
From profit and loss,	-	-	156.67
From profit and loss account of H. J. Furber, cancel'd,			2,459.19
Total,	-	-	\$160,325.37

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$117,197.23
For taxes, -	-	-	29.40
For interest,	-	-	911.52
For filling in progress at Cromwell trestle,	-		2,952.57
For difference in cost between iron and steel, on			
steel rails laid during the nine months,	-		4,986.75
For new station fixtures, -	-	-	100.00
For loss on old accounts,	-	-	48.60
For loss on sale of old rails,	-	-	518.67

For increase in material and supplies to July 1, 1880, turned over to H. & C. V. R. R. Co.,	-	\$7,950.86
For decrease in accounts turned over to H. & C. V. R. R. Co.,	- - - - -	191.78
For new machinery,	- - - - -	173.09
For accounts and bills receivable turned over to H. & C. V. R. R. Co.,	- - - - -	23,310.93
For bills and accounts receivable this date,	-	384.25
For cash on hand to balance,	- - - - -	1,569.72
Total,	- - - - -	<u>\$160,325.37</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Improvement of road,	- - - - -	\$39,151.15
Equipment account,	- - - - -	9,234.30
Accounts and material turned over from C. V. R. R. Co. to trustee,	- - - - -	232.77
Balance of cash, accounts, and material turned over to H. & C. V. R. R. Co.,	- - - - -	1,955.70
Accounts receivable.	- - - - -	384.25
Total,	- - - - -	<u>\$50,958.17</u>

Liabilities.

Profit and loss,	- - - - -	\$50,958.17
Total,	- - - - -	<u>\$50,958.17</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-
SHEET.

Overdue interest on bonds issued by this company,	\$245,000.00
---	--------------

GENERAL INFORMATION.

BONDS OF FUNDED DEBT.

First mortgage, due December 1, 1900; rate of in- terest, 7 per cent.,	\$1,000,000.00
Interest paid to January 1, 1877.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to Saybrook Point, June 30, 1871; to Fenwick, in 1872.

Length of main line from Hartford to Fenwick,	46.20m.
Length of road (main line) owned by the company,	46.20m.
Length of sidings, or other tracks not included above, - - - - -	5.80m.
Length of track of road, including sidings, in single track miles, - - - - -	52.00m.
Length of track with steel rails (weight per yard 22.20 miles, 56 lbs.; 3.84 miles, 62 lbs.),	26.04m.
Weight per yard of iron rails in main line, 18.74 miles, 50 lbs.; 1.42 miles, 56 lbs.,	
Miles of track laid with steel rails during the 9 months (No. of tons 498 T., 13 cwt., 2 qr., 28 lbs. weight per yard, 56 lbs., cost, \$21,660.66), -	5.66m.
Number of new ties put in track during the year (cost \$10,156.35), - - - - -	23,302
Aggregate length of wooden bridges in feet, -	16,980
Number of spans of 25 feet or over, -	13
Number of highway crossings over the track, -	13
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	58
Number of highway crossings at grade, with gates,	2
Number of highway crossings at grade, with flagmen,	4
Number of railroads crossed at grade, and names of each, - - - - -	2
New York, New Haven & Hartford, and Boston & New York Air Line.	
Length of all roads operated by this company, -	46.20m.
Number of stations on main line, - - - - -	22

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	7
Average weight of same, including tender, water, and fuel, - - - - -	30 tons
Number of passenger cars, - - - - -	14

1881.] TRUSTEE OF CONNECTICUT VALLEY RAILROAD. 23

Number of baggage and mail cars,	-	-	7
Number of merchandise cars,	-	-	69
Number of coal, gravel, and other cars,	-	-	90
Number of locomotives equipped with train brakes,			7
Number of cars equipped with train brakes,	-		20
Name of brake,	-	-	Smith's Vacuum.
Number of passenger train cars with patent plat-			
form, buffer, and coupler,	-	-	20
Name of patent,	-	15 with Crowell's, 5 with Miller's.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers,	-	-	.0253
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,			.0107
Average rate of fare per mile from all passengers,			.0238
Total number of passengers carried,	-	-	161,702
Passenger mileage, or passengers carried one mile,			2,194,094
Miles run by passenger trains, October 1, 1879, to July 1, 1880,	-	-	74,751
Miles run by freight trains, October 1, 1879, to July 1, 1880,	-	-	48,525
Miles run by all other trains, October 1, 1879, to July 1, 1880,	-	-	41,561
Total miles run, October 1, 1879, to July 1, 1880,	-	-	164,837
Total number of tons of freight carried,	-		60,184
Freight mileage, or tons carried one mile,	-		2,009,202
Average rate of freight per ton per mile,	-		.0371
Number of men employed in operating road, in-			
cluding officers,	-	-	190

OFFICERS.

Trustee, THE TREASURER OF STATE OF CONNECTICUT.

Agent for Trustee, and Superintendent,

SAMUEL BABCOCK, Hartford.

Assistant Superintendent and General Passenger Agent,

LEVI WOODHOUSE, Hartford.

Cashier and General Ticket Agent,

C. H. SMITH, JR., Hartford.

General Freight Agent,

R. S. DOWD, Hartford.

Attest, SAMUEL BABCOCK, *Agent for Trustee.*

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

HARTFORD, November 1, 1880.

Then personally appeared Samuel Babcock, Agent for Trustee of the Connecticut Valley Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

E. W. MOORE,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

SAMUEL BABCOCK, AGENT FOR TRUSTEE CONNECTI-
CUT VALLEY RAILROAD,

Hartford, Conn.

HARTFORD AND CONNECTICUT VALLEY RAILROAD.

*Return of the Hartford & Connecticut Valley Railroad Company, for
three months, ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$33,609.03
From freight transportation,	-	-	-	23,006.70
From United States mails,	-	-	-	879.03
From express,	-	-	-	635.70
From rents,	-	-	-	169.45
From other sources:				
Hoisting engine,	-	-	\$198.24	
Newsboy,	-	-	37.50	
Water,	-	-	344.03	
Use of scales,	-	-	6.20	
Car service,	-	-	187.15	
				773.12
Total gross earnings,	-	-	-	\$59,073.03

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$3,818.08
For repairs of bridges,	-	-	-	2,067.33
For repairs of fences,	-	-	-	255.68
For repairs of buildings and fixtures,	-	-	-	1,251.12
For repairs of locomotives,	-	-	-	2,618.03
For repairs of cars,	-	-	-	2,258.58
For repairs of machinery and tools,	-	-	-	92.41
For salaries and labor and supplies not included above,				16,269.99

For fuel for locomotives and cars:

884.30 tons of coal,	-	-	\$4,852.85	
5 $\frac{1}{4}$ cords of wood,	-	-	31.50	
				\$4,884.35

For fuel for stations and shops: 29.98 tons of coal, - 169.07

For oil and waste, - - - - 513.46

For damages, losses, and gratuities:

To persons,	-	-	\$140.35	
To property,	-	-	301.57	
				441.92

For ties and laying, - - - - 8,620.86

Total operating expenses, - - - \$43,260.88

Net earnings, - - - - \$15,812.15

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash received from Trustee Conn. Valley Railroad,	-	\$1,569.72
Bills and accounts receivable, received from Trustee		
Conn. Valley Railroad,	- - - -	23,310.93
From gross earnings, as stated,	- - - -	59,073.03
From decrease in material and supplies on hand,	- - - -	196.20
Total,	- - - -	\$84,149.88

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	- - -	\$43,260.88
For taxes,	- - - -	211.54
For interest,	- - - -	344.77
For filling in progress at Cromwell trestle,	\$1,145.25	
Survey of proposed new route to		
Springfield,	- - -	518.50
New steam excavator,	- - -	3,421.39
Engine-house at Hartford,	- - -	1,668.31
		6,753.45
Decrease in bills and accounts payable,	- - -	9.465.66
Bills and accounts receivable this date,	- - -	21,283.29
Cash on hand to balance,	- - -	2,830.29
Total,	- - - -	\$84,149.88

GENERAL BALANCE-SHEET.

SHOWING THE CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

<i>Assets.</i>					
Improvement of road,	-	-	-	-	\$6,753.45
Material and supplies,	-	-	-	-	22,763.90
Accounts receivable,	-	-	-	-	21,133.29
Bills receivable,	-	-	-	-	150.00
Cash on hand,	-	-	-	-	2,830.29
Total, -	-	-	-	-	\$53,630.93
<i>Liabilities.</i>					
Mortgage loan,	-	-	-	-	\$15,600.00
Accounts payable,	-	-	-	-	20,819.39
Balance of cash, accounts, and material received from					
Trustee Conn. Valley R. R.,	-	-	-	-	1,955.70
Profit and loss,	-	-	-	-	15,255.84
Total, -	-	-	-	-	\$53,630.93

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$1,200,000.00
*Capital stock authorized by vote of company,	-	800,000.00

BONDS OR FUNDED DEBT.

First mortgage Connecticut Valley Railroad Com-		
pany; rate of interest, 7 per cent.,	-	\$1,000,000.00
Interest paid to January 1, 1877.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Hartford to Saybrook Point, June 30, 1871.

To Fenwick, in 1872.

Length of line from Hartford to Fenwick,	-	46.20m.
Length of road (main line), owned by the company,	-	46.20m.

* No stock issued.

Length of sidings, or other tracks not included above,	5.80m.
Length of track of road, including sidings, in single track miles, - - - - -	52.00m.
Length of track laid with steel rails (weight per yard, 22.20 miles, 56 lbs., and 3.84 miles 62 lbs.), -	26.04m.
Weight per yard of iron rails in main line, 18.74 miles of 50 lbs., and 1.42 miles 56 lbs.	
Number of new ties put in track during the year (cost \$7,179.80), - - - - -	15,969
Aggregate length of wooden bridges, in feet, -	16,980
Number of spans of 25 feet and over, -	13
Number of highway crossings over the track, -	13
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	58
Number of highway crossings at grade with gates, -	2
Number of highway crossings at grade with flagmen, -	4
Number of railroads crossed at grade, and names of each: New York, New Haven & Hartford Railroad; Boston & New York Air Line Railroad, -	2
Length of all roads operated by this company, -	46.20m.
Number of stations on main line, - - - - -	22

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	7
Average weight of same, including tender, water, and fuel, - - - - -	30 tons.
Number of passenger cars, - - - - -	14
Number of baggage and mail cars, - - - - -	7
Number of merchandise cars, - - - - -	69
Number of coal, gravel, and other cars, - - - - -	90
Number of locomotives equiped with train brakes, -	7
Number of cars equiped with train brakes, - - - - -	20
Name of brake,—Smith's Vacuum.	
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	20
Name of patent,—15 with Cowell's; 5 with Miller's.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers, - - - - -	.0159
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, -	.0108
Average rate of fare per mile from all passengers, -	.0156
Total number of passengers carried, - - -	106,243
Passenger mileage, or passengers carried one mile, -	2,151,752
Miles run by passenger trains, July 1st to Oct. 1, 1880,	30,160
Miles run by freight trains, " " "	14,940
Miles run by all other trains, " " "	13,615
Total miles run, " " "	58,715
Total number of tons of freight carried, - -	26,004
Freight mileage, or tons carried one mile, - -	952,379
Average rate of freight per ton per mile, - -	.0242
Number of men employed in operating road, including officers, - - - - -	190

ACCIDENT.

July 20. Conductor J. S. Bacon killed. Caused by his train running into an open switch at the machine-shops in Hartford.

President, SAMUEL BABCOCK, Hartford, Conn.

Vice-President, HENRY KELLOGG, Hartford, Conn.

Secretary, C. H. SMITH, JR., Hartford, Conn.

Treasurer, C. H. SMITH, JR., Hartford, Conn.

Superintendent, SAMUEL BABCOCK, Hartford, Conn.

Assist. Superintendent and Gen. Pass. Agent,

LEVI WOODHOUSE, Hartford, Conn.

General Freight Agent, R. S. DOWD, Hartford, Conn.

BOARD OF DIRECTORS.

SAMUEL BABCOCK, Hartford, Conn.
 HENRY KELLOGG, Hartford, Conn.
 CHESTER W. CHAPIN, Springfield, Mass.
 D. C. SPENCER, Old Saybrook, Conn.
 T. M. ALLYN, Hartford, Conn.
 R. D. HUBBARD, Hartford, Conn.
 C. T. HILLYER, Hartford, Conn.
 C. M. BEACH, Hartford, Conn.
 FRANKLIN CHAMBERLAIN, Hartford, Conn.

Attest, SAMUEL BABCOCK, *President.*
 Attest, C. H. SMITH, JR., *Treasurer.*

STATE OF CONNECTICUT, }
 COUNTY OF HARTFORD, }

November 1, 1880.

Then personally appeared Samuel Babcock, President, and C. H. Smith, Jr., Treasurer, of the Hartford & Connecticut Valley Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. W. MOORE,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

HARTFORD & CONNECTICUT VALLEY RAILROAD
 COMPANY,

Hartford, Conn.

CONNECTICUT WESTERN RAILROAD.

Return of the Connecticut Western Railroad Company, from September 30, 1879, to April 28, 1880.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	\$44,153.16
From freight transportation,	-	-	69,353.41
From United States mails,	-	-	4,518.93
From express,	-	-	2,109.44
From rents,	-	-	1,653.57
From car service,	-	-	257.35
Total gross earnings,	-	-	\$122,045.86

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$36,731.56
For repairs of bridges,	-	-	9,264.01
For repairs of fences,	-	-	201.11
For repairs of buildings and fixtures,	-	-	2,701.28
For repairs of locomotives,	-	-	6,148.04
For repairs of cars,	-	-	6,461.19
For repairs of machinery and tools,	-	-	1,005.36
For salaries and labor not included above,	-	-	13,039.42
For fuel for locomotives and cars,—			
2,821 tons of coal,	\$18,150.85		
10 cords of wood,	30.00		
			18,180.85
For fuel for stations and shops, 200 tons of coal,	-	-	774.41
For oil and waste,	-	-	1,659.71
For damages, losses, and gratuities,—			
	to persons,	\$5,037.65	
	to property,	240.46	
			5,278.11
For insurance,	-	-	621.44
For rent,	-	-	427.90

For rent of other roads:

New York & New England, -	\$1,975.00	
New Haven & Northampton, -	158.00	
Newburgh, Dutchess & Connecticut, -	1,279.17	
New York Central & Hudson River, -	987.50	
		<u>\$4,399.67</u>

For other operating expenses:

Passenger expenses, -	\$6,956.82	
Freight expenses, -	11,137.96	
General expenses, -	4,345.84	
Legal expenses, -	2,064.12	
Telegraph, -	83.51	
Printing and stationery, -	1,451.61	
		<u>26,039.86</u>
Total operating expenses, -	-	<u>\$132,933.92</u>
Deficit, -	-	<u>\$10,888.06</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, -	\$7,108.91
Bills and accounts receivable at date of last report, -	37,540.29
From gross earnings as stated, -	122,045.86
From increase of first mortgage bonds, -	254,500.00
From decrease of materials and supplies, -	26,759.38
From steel rail contract, -	18,600.00
Total, -	<u>\$466,554.44</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	\$132,933.92
For taxes, -	176.68
For interest, -	6,297.76
For decrease of bills payable, -	535.25
For decrease of accounts payable, -	152,947.80
For discount on first mortgage bonds, -	152,700.00
For materials and supplies delivered to the Trustee	
on April 28, 1880, -	17,782.04
Bills and accounts receivable this date, -	2,886.35
Cash on hand to balance, -	294.64
Total, -	<u>\$466,554.44</u>

GENERAL BALANCE-SHEET.

Assets.

Construction and equipment,	-	-	\$5,012,027.42
Real estate,	-	-	4,008.33
George H. Brown, mortgage,	-	-	26,000.00
Accounts receivable,	-	-	2,886.35
Profit and loss,	-	-	95,507.26
Cash on hand,	-	-	294.64
Total, -	-	-	\$51,347.24

Liabilities.

Capital stock,	-	-	\$1,892,099.64
First mortgage bonds,	-	-	3,200,000.00
Bills payable,	-	-	27,000.00
Accounts payable,	-	-	15,624.36
Total, -	-	-	\$5,134,724.00

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this Company, \$896,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$3,000,000.00
Capital stock authorized by vote of company,	-	3,000,000.00
Capital stock issued, viz.:		
18,901 full shares of \$100 each,	-	1,890,100.00
Amount credited on 20 shares not issued,	-	1,999.64
Stock issued for cash,	-	1,890,100.00
Amount of stock held in Connecticut,	-	1,586,000.00
Number of stockholders residing in Connecticut,	-	210
Whole number of stockholders,	-	244

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1900; rate of interest		
7 per cent.,	-	\$3,200,000.00
Interest paid to January 1, 1876.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to New York State line, December 21, 1871.

Length of main line from Hartford to New York State line,	- - - - -	66.7m.
---	-----------	--------

Length of road (main line and branch) owned by the company,	- - - - -	66.7m.
---	-----------	--------

Length of sidings, or other tracks not included above,		13.02m.
--	--	---------

Length of track of road, including branch and sidings, in single track miles,	- - - - -	79.72m.
---	-----------	---------

Length of track laid with steel rails (weight per yard 60 lbs.),	- - - - -	10.20m.
--	-----------	---------

Weight per yard of iron rails in main line, 60 lbs.

Miles of track laid with steel rails to April 28, 1880, (No. of tons, 62; weight per yard, 60 lbs.; cost, \$5,040.00,)	- - - - -	.65
--	-----------	-----

Number of new ties put in track to April 28, 1880, (cost, \$777.19,)	- - - - -	2,210
--	-----------	-------

Aggregate length of wooden bridges, in feet,	-	8,003
--	---	-------

Number of spans of 25 feet or over,	-	27
-------------------------------------	---	----

Aggregate length of iron bridges, in feet,	-	206
--	---	-----

Number of spans of 25 feet or over,	-	1
-------------------------------------	---	---

Number of highway crossings over the track,	-	6
---	---	---

Number of highway crossings under the track,	-	6
--	---	---

Number of highway crossings at grade,	-	74
---------------------------------------	---	----

Number of highway crossings at grade with flagmen,		1
--	--	---

Number of railroads crossed at grade, and name of each,	- - - - -	4
---	-----------	---

Housatonic, Naugatuck, New Haven & Northampton, twice.

Name, termini, and length of each road operated by this company under lease or contract:

Newburg, Dutchess & Connecticut, from New York State line to Millerton,	- - - - -	1.6
---	-----------	-----

Length of all roads operated by this company,	-	68.3m.
---	---	--------

Same in Connecticut,	- - - - -	66.7m.
----------------------	-----------	--------

Number of stations on main line,	- - - - -	27
----------------------------------	-----------	----

Number of stations on leased lines,	- - - - -	2
-------------------------------------	-----------	---

EQUIPMENT.

Number of locomotives (not including switching engines),	-	-	-	-	-	10
Average weight of same, including tender, water, and fuel,	-	-	-	-	-	52 tons.
Number of passenger cars,	-	-	-	-	-	13
Number of baggage and mail cars,	-	-	-	-	-	3
Number of merchandise cars,	-	-	-	-	-	72
Number of coal, gravel, and other cars,	-	-	-	-	-	147
Number of locomotives equipped with train brakes,	-	-	-	-	-	5
Number of cars equipped with train brakes,	-	-	-	-	-	13
Name of brake,	-	-	-	-	-	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler,	-	-	-	-	-	13
Name of patent,	-	-	-	-	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	-	-	-	-	-	.0347
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	-	-	-	-	-	.0071
Average rate of fare per mile from all passengers,	-	-	-	-	-	.0320
Total number of passengers carried,	-	-	-	-	-	89,031
Passenger mileage, or passengers carried one mile,	-	-	-	-	-	1,377,629
Miles run by passenger trains,	-	-	-	-	-	64,545
Miles run by freight trains,	-	-	-	-	-	56,435
Miles run by all other trains,	-	-	-	-	-	11,735
Total miles run,	-	-	-	-	-	132,715
Total number of tons of freight carried,	-	-	-	-	-	77,088
Freight mileage, or tons carried one mile,	-	-	-	-	-	2,359,755
Average rate of freight per ton per mile,	-	-	-	-	-	.0294
Number of men employed in operating road, including officers,	-	-	-	-	-	201

ACCIDENTS.

1879.

Nov. 4. Michael Quinlan of Winsted, walking on the track and toward the train (Freight No. 2), was struck by the engine and died the next day. Supposed to have been intoxicated.

Nov. 19. James Fitzpatrick, employed on gravel train, made an attempt to jump from one car to the next, both in motion. He fell and one truck passed over both legs; no bones broken.

1880.

Jan. 19. Charles Stone, brakeman on milk train, fell in front of a moving car; had an arm broken, supposed to be from the force of the fall, but the moving car pushed him.

April 3. Elam B. Speed of Salisbury, was struck and killed by Train No. 7, at Ore Hill Station. He was walking on the track, and was intoxicated.

OFFICERS.

- *President*, C. J. CAMP, West Winsted, Conn.
- Vice-President*, C. T. HILLYER, Hartford, Conn.
- Secretary*, E. R. BEARDSLEY, Hartford, Conn.
- Treasurer*, WM. L. GILBERT, West Winsted, Conn.
- Superintendent*, J. F. JONES, Hartford, Conn.
- General Ticket Agent*, WALTER PEARCE, Hartford, Conn.
- General Freight Agent*, J. F. JONES, Hartford, Conn.

BOARD OF DIRECTORS.

C. T. HILLYER, Hartford, Conn.
T. M. ALLYN, Hartford, Conn.
L. B. MERRIAM, Hartford, Conn.
E. K. HUNT, Hartford, Conn.
JOSEPH TOY, Simsbury, Conn.
C. J. CAMP, West Winsted, Conn.
WM. L. GILBERT, West Winsted, Conn.
GEORGE DUDLEY, West Winsted, Conn.
E. T. BUTLER, Norfolk, Conn.
D. J. WARNER, Salisbury, Conn.
A. H. HOLLEY, Lakeville, Conn.
L. W. CUTLER, Watertown, Conn.
N. B. STEVENS, New York, N. Y.

Attest, C. J. CAMP, *President*.
Attest, WM. L. GILBERT, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF LITCHFIELD. } WEST WINSTED, Oct. 30, 1880.

Then personally appeared William L. Gilbert, Treasurer of the Connecticut Western Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct. Before me,

HENRY GAY,

Notary Public.

STATE OF CONNECTICUT,
HARTFORD COUNTY. ss. } HARTFORD, Dec. 14, 1880.

Then personally appeared C. J. Camp, President of the Connecticut Western Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct. Before me,

GEO. M. WOODRUFF,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT WESTERN RAILROAD COMPANY,
Hartford, Conn.

TRUSTEE OF THE CONNECTICUT WESTERN RAILROAD.

*Return of the Trustee of the Connecticut Western Railroad, from
April 28, 1880, to September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$42,453.09
From freight transportation,	-	-	-	71,138.87
From United States mails,	-	-	-	903.89
From express,	-	-	-	1,353.10
From rents,	-	-	-	915.55
Total gross earnings,	-	-	-	<u>\$116,764.50</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$43,837.20
For repairs of bridges,	-	-	-	8,971.18
For repairs of fences,	-	-	-	600.40
For repairs of buildings and fixtures,	-	-	-	315.75
For repairs of locomotives,	-	-	-	1,791.45
For repairs of cars,	-	-	-	2,458.93
For repairs of machinery and tools,	-	-	-	253.82
For salaries and labor not included above,	-	-	-	7,121.00
For fuel for locomotives and cars,—				
1,854 tons of coal,	\$9,669.51			
3 cords of wood,	10.00			9,679.51
For fuel for stations and shops, 80 tons of coal,	-			417.24
For oil and waste,	-	-	-	816.67
For damages to property,	-	-	-	31.35
For rents,	-	-	-	222.10

For rents of other roads,—

New York & New England, -	\$1,025.00	
New Haven & Northampton, -	82.00	
Newburgh, Dutchess & Conn., -	20.83	
New York Central & Hudson River, -	512.50	\$1,640.33

For other operating expenses,—

Passenger expenses, -	\$3,885.16	
Freight expenses, -	5,979.99	
General expenses, -	1,432.86	
Printing and stationery, -	538.06	
Telegraph, -	20.65	
Car service, -	298.94	12,155.66
Total operating expenses, -	-	\$90,312.59
Net earnings, -	-	\$26,451.91

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated, -	\$116,764.50
From materials and supplies delivered to the Trustee by the Conn. W. R. Co., April 28, 1880, -	17,782.04
From increase of accounts payable, -	16,500.00
Total, -	\$151,046.54

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	\$90,312.59
For taxes, -	47.69
For interest, -	2,680.06
For insurance on materials and supplies, -	30,913.10
Bills and accounts receivable this date, -	26,809.12
Cash on hand to balance, -	283.30
Total, -	\$151,046.54

GENERAL BALANCE-SHEET.

<i>Assets.</i>	
Materials on hand, -	\$30,913.18
Accounts receivable, -	26,809.12
Cash on hand, -	283.30
Total, -	\$58,005.60

Liabilities.

Accounts payable, - - - - -	\$16,500.00
Profit and loss account, - - - - -	41,505.60
Total, - - - - -	<u>\$58,005.60</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

First mortgage bonds, - - - - -	\$3,200,000.00
Overdue interest on bonds issued by this Company, - - - - -	896,000.00
Total, - - - - -	<u>\$4,096,000.00</u>

GENERAL INFORMATION.

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1900 ; rate of interest, 7 per cent., - - - - -	\$3,200,000.00
Interest paid to January 1, 1876.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to New York State Line, December 21, 1871.

Length of main line from Hartford to New York State Line, - - - - -	66.7m.
Length of road (main line and branches) operated by the Trustee, - - - - -	66.7m.
Length of sidings, or other tracks not included above, - - - - -	13.02m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	79.72m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - - -	13.78m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails from April 28, 1880 (No. of tons, 338; weight per yard, 60 lbs.; cost, \$24,534.09), - - - - -	3.58m.
Number of new ties put in track from April 28, 1880, (cost, \$10,322.10), - - - - -	27,914

Aggregate length of wooden bridges, in feet,	-	8,003
Number of spans of 25 feet or over,	-	27
Aggregate length of iron bridges, in feet,	-	206
Number of spans of 25 feet or over,	-	1
Number of highway crossings over the track,	-	6
Number of highway crossings under the track,	-	6
Number of highway crossings at grade,	-	74
Number of highway crossings at grade with flagmen,	-	1
Number of railroads crossed at grade, and names of each,	-	4

Housatonic, Naugatuck, New Haven & Northampton twice.

Name, termini, and length of each road operated by the Trustee under lease or contract:

Newburg, Dutchess & Connecticut, from New York State Line to Millerton,	-	1.6m.
Length of all roads operated by the Trustee,	-	68.3m.
Same in Connecticut,	-	66.7m.
Number of stations on main line,	-	27
Number of stations on leased lines,	-	2

EQUIPMENT.

Number of locomotives (not including switching engines),	-	10
Average weight of same, including tender, water, and fuel,	-	52 tons.
Number of passenger cars,	-	13
Number of baggage and mail cars,	-	3
Number of merchandise cars,	-	72
Number of coal, gravel, and other cars,	-	147
Number of locomotives equipped with train brakes,	-	5
Number of cars equipped with train brakes,	-	13
Name of brake,	-	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler,	-	13
Name of patent,	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by the Trustee, excluding season-ticket passengers, - - - -	.0275
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -	.0081
Average rate of fare per mile from all passengers, -	.0266
Total number of passengers carried, - -	90,016
Passenger mileage, or passengers carried one mile, -	1,595,717
Miles run by passenger trains, - - -	50,320
Miles run by freight trains, - - -	46,608
Miles run by all other trains, - - -	9,010
Total miles run, - - - -	105,938
Total number of tons of freight carried, - -	70,027
Freight mileage, or tons carried one mile, - -	1,775,753
Average rate of freight per ton per mile, -	.0400
Number of men employed in operating road, including officers, - - - -	201

ACCIDENT.

1880. July 21. S. V. Woodbridge of Collinsville, in attempting to cross the track in front of Train No. 3, was struck and so injured that he died on the 23d inst.

OFFICERS.

Trustee, THE TREASURER OF THE STATE OF CONNECTICUT, Hartford, Conn.

Treasurer for the Trustee, E. R. BEARDSLEY, Hartford, Conn.

Superintendent, J. F. JONES, Hartford, Conn.

General Ticket Agent, WALTER PEARCE, Hartford, Conn.

General Freight Agent, J. F. JONES, Hartford, Conn.

Attest, TALLMADGE BAKER, *Trustee*.

Attest, EDWARD R. BEARDSLEY, *Treasurer for Trustee*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. } Hartford, November 5, 1880.

Then personally appeared Tallmadge Baker, Trustee, and Edward R. Beardsley, Treasurer for Trustee, of the Connecticut Western Railroad, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CHARLES J. HOADLY,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

TRUSTEE OF THE CONNECTICUT WESTERN RAILROAD,
Hartford, Conn.

DANBURY & NORWALK RAILROAD.

*Return of the Danbury & Norwalk Railroad Company, for the year
ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$83,552.12
From freight transportation, -	-	-	-	94,007.13
From United States mails, -	-	-	-	2,334.53
From express, -	-	-	-	3,600.00
From rents, -	-	-	-	913.25
Total gross earnings, -	-	-	-	\$184,407.03

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track, -	-	-	\$42,367.32
For repairs of bridges, -	-	-	1,108.88
For repairs of fences, -	-	-	652.81
For repairs of buildings and fixtures, -	-	-	1,955.64
For repairs of locomotives, -	-	-	13,083.66
For repairs of cars, -	-	-	7,422.08
For repairs of machinery and tools, -	-	-	613.12
For salaries and labor and supplies not included above,			35,668.26
For fuel for locomotives and cars:			
2,775 tons of coal, -	-	\$14,408.70	
50 cords of wood, -	-	250.00	
			14,658.70
For fuel for stations and shops:			
100 tons of coal, -	-	\$600.00	
5 cords of wood, -	-	25.00	
			625.00

1881.]

DANBURY & NORWALK RAILROAD.

45

For oil and waste,	-	-	-	-	-	\$600.00
For insurance,	-	-	-	-	-	210.50
For damages, losses, and gratuities,	-	-	-	-	-	786.53
For car service,	-	-	-	-	-	726.62
For dock repairs,	-	-	-	-	-	208.45
For expense,	-	-	-	-	-	3,639.93
Total operating expenses,	-	-	-	-	-	\$124,327.40
Net earnings,	-	-	-	-	-	\$60,079.63

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	-	-	-	\$13,341.14
From gross earnings, as stated,	-	-	-	-	-	184,407.03
From sale of bonds,	-	-	-	-	-	100,000.00
From premium and interest on bonds,	-	-	-	-	-	4,418.33
Total,	-	-	-	-	-	\$302,166.50

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	-	-	-	\$124,327.40
For taxes,	-	-	-	-	-	7,004.16
For interest,	-	-	-	-	-	34,066.74
For dividends, (number, 2; rate per cent, $1\frac{1}{4}$ each), paid June 1st, and Sept. 1st,	-	-	-	-	-	14,995.70
For Brookside Park,	-	-	-	-	-	9,150.21
For Westinghouse air-brakes and new cars,	-	-	-	-	-	6,724.04
For increase of inventory,	-	-	-	-	-	6,875.35
For bonds paid, matured Oct. 1, 1880,	-	-	-	-	-	68,500.00
Cash on hand to balance,	-	-	-	-	-	30,522.90
Total,	-	-	-	-	-	\$302,166.50

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	-	-	\$983,090.71
Equipment,	-	-	-	-	-	171,463.62
Materials (inventory),	-	-	-	-	-	16,406.76
Cash on hand,	-	-	-	-	-	30,522.90
Total,	-	-	-	-	-	\$1,201,483.99

Liabilities.

Capital stock,	-	-	-	-	-	\$600,000.00
Bonds payable,	-	-	-	-	-	531,500.00
Profit and loss,	-	-	-	-	-	69,983.99
Total,	-	-	-	-	-	\$1,201,483.99

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$1,000,000.00
Capital stock authorized by vote of Company,	-	600,000.00
Capital stock issued, viz:		
12,000 full shares of \$50 each,	-	600,000.00
Stock issued for cash,	-	338,416.25
Stock issued for undivided earnings,	-	101,583.75
Stock issued for increased valuation of road, or equip-		
ment, or both,	-	160,000.00
Amount of stock held in Connecticut,	-	261,700.00
Number of stockholders residing in Connecticut,	-	92
Whole number of stockholders,	-	123

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1890; rate of interest,		
7 per cent.,	-	\$200,000.00
Interest paid to July 1, 1880.		
Second mortgage bonds, due July 1, 1892; rate of		
interest, 7 per cent.,	-	200,000.00
Consolidated mortgage bonds, due July 1, 1920; rate		
interest, 6 per cent.,	-	100,000.00
First mortgage bonds, due Oct. 1, 1880, rate of inter-		
est 7 per cent., unpaid at date of this report,	-	31,500.00
Interest paid to July 1, 1880.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Danbury to South Norwalk, Feb. 22, 1852.

From Branchville to Ridgefield, June, 1870.

From Bethel to Hawleyville, July, 1872.

1881.]

DANBURY & NORWALK RAILROAD.

47

Length of main line from Danbury to South Norwalk,	23.80m.
Length of branches and names:	
From Branchville to Ridgefield, - - -	4.00m.
From Bethel to Hawleyville, - - -	6.00m.
Length of all branches, - - -	10.00m.
Length of road (main line and branches), owned by the Company, - - -	33.80m.
Length of sidings, or other tracks not included above,	5.00m.
Length of track of road, including branches and sidings, in single track miles, - - -	38.80m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - -	19.29m.
Weight per yard of iron rails in main line, 56 lbs.; in branches, 56 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 275; weight per yard, 56 lbs.; cost, \$16,956.58), - - -	3.09m.
Number of new ties put in track during the year (cost \$6,000.00), - - -	15,000
Aggregate length of wooden bridges, in feet, -	1,248
Number of spans of 25 feet and over, -	21
Number of highway crossings over the track, -	1
Number of highway crossings at grade, -	61
Number of highway crossings at grade with flagmen,	2
Number of railroads crossed at grade: Housatonic, -	1
Length of all roads operated by this Company, -	33.80m.
Number of stations on main line, - - -	12
Number of stations on branches, - - -	2

EQUIPMENT.

Number of locomotives (not including switching engines), - - -	6
Average weight of same, including tender, water, and fuel, - - -	50 tons.
Number of passenger cars, - - -	8
Number of baggage and mail cars, - - -	3
Number of merchandise cars, - - -	89
Number of locomotives equipped with train brakes, -	4
Number of cars equipped with train brakes, -	11
Name of brake,—Westinghouse Automatic,	

Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	11
Name of patent,—Miller.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season- ticket passengers, - - - - -	.0326
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, -	.0073
Average rate of fare per mile from all passengers, -	.0253
Total number of passengers carried, - - - - -	280,054
Passenger mileage, or passengers carried one mile, -	3,301,269
Miles run by passenger trains, - - - - -	71,730
Miles run by freight trains, - - - - -	33,425
Miles run by all other trains, - - - - -	9,360
Total miles run, - - - - -	114,515
Total number of tons of freight carried, - - - - -	72,716
Freight mileage, or tons carried one mile, - - - - -	1,308,897
Average rate of freight per ton per mile, - - - - -	.0072
Number of men employed in operating road, including officers, - - - - -	120

ACCIDENT.

1879. December 24. John Byres, an employee, was killed by falling between the cars while switching on the dock at South Norwalk.

OFFICERS.

President, ROSWELL P. FLOWER, New York City.
Vice-President, JAMES W. HYATT, Norwalk, Conn.
Secretary, HARVEY WILLIAMS, Danbury, Conn.
Treasurer, HARVEY WILLIAMS, Danbury, Conn.
Superintendent, LEWIS W. SANDIFORTH, South Norwalk, Conn.
General Ticket Agent, HARVEY WILLIAMS, Danbury, Conn.

BOARD OF DIRECTORS.

ROSWELL P. FLOWER, 52 Broadway, New York.

H. H. HOLLISTER, New York.

JAMES W. HYATT, Norwalk, Conn.

WILLIAM C. STREET, Norwalk, Conn.

FREDERICK ST. JOHN LOCKWOOD, Norwalk, Conn.

EDWIN SHERWOOD, Southport, Conn.

ORRIN BENEDICT, Bethel, Conn.

EDGAR S. TWEEDY, Danbury, Conn.

LUCIUS P. HOYT, Danbury, Conn.

DAVID P. NICHOLS, Danbury, Conn.

Attest, JAMES W. HYATT, *Vice-President*.

Attest, HARVEY WILLIAMS, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, }

NORWALK, Oct. 30, 1880.

Then personally appeared James W. Hyatt, Vice-President, and Harvey Williams, Treasurer, of the Danbury & Norwalk Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

SILAS P. TUTTLE,

Commissioner of the Superior Court for Fairfield County.

PROPER ADDRESS OF THE COMPANY.

DANBURY & NORWALK RAILROAD COMPANY,
Danbury, Conn.

HOUSATONIC RAILROAD.

*Return of the Housatonic Railroad Company, for the year ending
September 30, 1880*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	\$204,234.67
From freight transportation,	-	-	- 512,375.51
From United States mails,	-	-	- 11,110.20
From express,	-	-	- 12,000.00
From wharfage,	-	-	- 1,277.25
Total gross earnings,	-	-	- \$740,997.63

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	- \$154,259.82
For repairs of bridges,	-	-	- 3,187.11
For repairs of fences,	-	-	- 2,546.96
For repairs of buildings and fixtures,	-	-	- 7,291.48
For repairs of locomotives,	-	-	- 24,449.60
For repairs of cars,	-	-	- 32,601.71
For repairs of machinery and tools,	-	-	- 2,860.64
For salaries and labor not included above,	-	-	- 141,247.74
For fuel for locomotives and cars,—			
11,684 tons of coal,	\$55,337.55		
175 cords of wood,	524.69		
			55,862.24
For fuel for stations and shops, 750 tons of coal,	-		2,198.03
For oil and waste,	-	-	- 5,966.94
For damages, losses, and gratuities, to property,	-		933.18
For insurance,	-	-	- 2,099.75
For rents of other roads:			
Berkshire, \$42,000; Stockbridge & Pittsfield, \$31,-			
409; New York, Housatonic & Northern, \$6,-			
215.27; West Stockbridge, \$665.31,	-	-	80,289.58

For other operating expenses:

Expenses of operating N. Y., H. & N. R. R., \$7,- 824.77; water-works, \$979.60; dock, \$199.50; gas, \$1,208.69; rent of cars, \$5,093.04; rents, 1,160.12; advertising, \$2,722.93; printing and stationery, \$3,601.80; new engine-house, Bridge- port, \$28,566.33; new passenger depot, New- town, \$6,851.49,	-	-	-	\$58,208.28
Total operating expenses,	-	-	-	\$574,003.06
Net earnings,	-	-	-	\$166,994.57

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	-	\$25,201.61
Bills and accounts receivable at date of last report,				73,450.96
From gross earnings, as stated,	-	-	-	740,997.63
From accounts payable,	-	-	-	18,919.32
From bonds of 1910,	-	-	-	300,000.00
Total,	-	-	-	\$1,158,569.52

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	-	\$574,003.06
For taxes,	-	-	-	12,409.93
For interest,	-	-	-	44,430.34
For dividends (number 4, on preferred stock, rate two per cent.),	-	-	-	94,400.00
Paid Oct. 15, 1879, Jan. 15, 1880, April 15, 1880, July 15, 1880.				
For steel rails (cost in excess of iron),	-	-	-	23,411.65
For rolling stock,	-	-	-	32,706.00
For real estate,	-	-	-	6,152.25
For increase materials on hand,	-	-	-	35,600.66
For bills payable,	-	-	-	148,050.00
Bills and accounts receivable this date,	-	-	-	89,335.17
Cash on hand to balance,	-	-	-	98,070.46
Total,	-	-	-	\$1,158,569.52

GENERAL BALANCE-SHEET.

Assets.

Railroad and equipment,	-	-	-	\$2,662,038.41
The Ames property,	-	-	-	168,389.69
Real estate,	-	-	-	30,243.04
Materials on hand,	-	-	-	88,729.51
Accounts receivable,	-	-	-	88,287.16
Bills receivable,	-	-	-	1,048.01
Cash on hand,	-	-	-	98,070.46
Total,	-	-	-	\$3,136,806.28

Liabilities.

Capital stock,—old,	-	8,200 shares,	
preferred,	-	11,800 shares,	\$2,000,000.00
Bonds,	-	-	850,000.00
Accounts payable,	-	-	98,908.05
Profit and loss,	-	-	187,898.23
Total,	-	-	\$3,136,806.28

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$2,000,000.00
Capital stock authorized by vote of company,	-	2,000,000.00
Capital stock issued, viz.:		
20,000 full shares of \$100 each,	-	2,000,000.00
Stock issued for cash,	-	2,000,000.00
Amount of stock held in Connecticut,	-	675,300.00
Number of stockholders residing in Connecticut,	-	372
Whole number of stockholders,	-	670

BONDS OR FUNDED DEBT.

First mortgage, due 1885; rate of interest, 7 per cent.,	\$100,000.00
Interest paid to August, 1880.	
Second mortgage, due 1889; rate of interest, 6 per cent,	
- - - - -	300,000.00
Interest paid to July, 1880.	

Equipment, due 1883; rate of interest, 7 per cent, -	\$150,000.00
Interest paid to August, 1880.	
Consolidated mortgage, due 1910; rate of interest, 5 per cent. - - - - -	300,000.00
Interest paid to October, 1880.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Bridgeport to New Milford, 1840.

From Bridgeport to State Line, Dec. 1, 1842.

Length of main line from Bridgeport to Mass. State Line, - - - - -	74m.
Length of road (main line and branches) owned by the Company, - - - - -	74m.
Length of sidings, or other tracks not included above,	11.8m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	85.8m.
Length of track laid with steel rails (weight per yard 60 lbs.), - - - - -	58m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 1,560 $\frac{3}{4}$; weight per yard, 60 lbs.; cost, \$78,037.50,) - - - - -	17m.
Number of new ties put in track during the year (cost, \$33,355.71,) - - - - -	69,491
Aggregate length of wooden bridges, in feet, -	874
Number of spans of 25 feet or over, -	4
Aggregate length of stone arch bridges, in feet, -	250
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	93
Number of highway crossings at grade with flagmen, -	2
Number of railroads crossed at grade, and names of each, - - - - -	3

New York, New Haven & Hartford, Shepaug, Connecticut Western.

Name, termini, and length of each road operated by this Company under lease or contract:

Berkshire (Sheffield to West Stockbridge, 22 miles), Stockbridge & Pittsfield (Stockbridge

to Pittsfield, 22 miles), West Stockbridge
(West Stockbridge to State Line, 3 miles),
N. Y., Housatonic & Northern (Brookfield
Junction to Danbury, 5.5 miles).

Length of all roads operated by this Company, -	126.5m.
Number of stations on main line, - - -	20
Number of stations on leased lines, - - -	17

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	22
Average weight of same, including tender, water, and fuel, - . - - -	48 tons.
Number of passenger cars, - - - - -	24
Number of baggage and mail cars, - - - - -	11
Number of merchandise cars, - - - - -	202
Number of coal, gravel, and other cars, - - - - -	258
Number of locomotives equipped with train brakes, - - - - -	10
Number of cars equipped with train brakes, - - - - -	32
Name of brake, - - - - -	Vacuum.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	32
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - - - -	.0278
Average rate of fare per mile from all passengers, - - - - -	.0278
Total number of passengers carried, - - - - -	291,620
Passenger mileage, or passengers carried one mile, - - - - -	7,325,680
Miles run by passenger trains, - - - - -	222,650
Miles run by freight trains, - - - - -	276,954
Miles run by all other trains, - - - - -	27,055
Total miles run, - - - - -	526,659
Total number of tons of freight carried, - - - - -	341,489
Freight mileage, or tons carried one mile, - - - - -	17,890,190
Average rate of freight per ton per mile, - - - - -	.0263
Number of men employed in operating road, including officers, - - - - -	450

ACCIDENTS.

1879.

Dec. 8. George Price was run over by an empty flat car and slightly injured while a freight train was switching at Hawleyville.

1880.

Jan. 17. Horace Gilbert was run over and killed, while intoxicated, near Newtown, by the night freight train going north.

Aug. 4. The second passenger train from Bridgeport struck a bull near Botsford, throwing the locomotive in the ditch and the baggage and smoking cars off the track. The engineer, George Bowers, and fireman, Ahira Hosford were somewhat bruised, and express messenger A. Tucker had a shoulder dislocated.

Aug. 30. The regular freight train going north collided with an excursion train for Parlor Rock when near the latter place, resulting in the death of W. H. Bristol, engineer of the excursion train.

OFFICERS.

President, WM. H. BARNUM, Lime Rock, Conn.

Vice-President, DAVID S. DRAPER, New York City.

Secretary, CHAS. K. AVERILL, Bridgeport, Conn.

Treasurer, CHAS. K. AVERILL, Bridgeport, Conn.

Superintendent, L. B. STILLSON, Bridgeport, Conn.

Auditor, FRED. W. HULL, Bridgeport, Conn.

Chief Clerk, H. W. WATSON, Bridgeport, Conn.

General Ticket Agent, H. D. AVERILL, Bridgeport, Conn.

General Freight Agent, H. C. COGSWELL, Bridgeport, Conn.

BOARD OF DIRECTORS.

WM. H. BARNUM, Lime Rock, Conn.

SAMUEL WILLETTS, New York.

GEO. W. PEET, Falls Village, Conn.

EDWARD LEAVITT, New York.

HORACE NICHOLS, Bridgeport, Conn.

DAVID S. DRAPER, New York.

JOHN B. PECK, New York.

A. B. MYGATT, New Milford, Conn.

Attest, DAVID S. DRAPER, *Vice-President*.

Attest, C. K. AVERILL, *Treasurer*.

STATE OF CONNECTICUT,)
COUNTY OF FAIRFIELD. } CITY OF BRIDGEPORT, Oct. 29, 1880.

Then personally appeared C. K. Averill, Treasurer of the Housatonic Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

GEORGE W. WARNER,

Notary Public.

STATE OF CONNECTICUT,)
COUNTY OF FAIRFIELD. } October 30, 1880.

Then personally appeared David S. Draper, Vice-President of the Housatonic Railroad Company, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

Before me,

CHARLES K. AVERILL,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

HOUSATONIC RAILROAD COMPANY,
Bridgeport, Conn.

NAUGATUCK RAILROAD.

*Return of the Naugatuck Railroad Company, for the year ending
September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$206,521.54
From freight transportation,	-	-	-	360,820.90
From United States mails,	-	-	-	5,973.60
From express,	-	-	-	10,500.00
From rents,	-	-	-	2,049.00
From interest,	-	-	-	2,445.83
From wharfage,	-	-	-	3,280.64
From dividends,	-	-	-	560.03
Total gross earnings,	-	-	-	\$592,151.54

STATEMENT OF OPERATING EXPENSES.

For repairs of road bed and track,	-	-	-	\$70,481.89
For repairs of bridges,	-	-	-	3,716.13
For repairs of fences,	-	-	-	303.22
For repairs of buildings and fixtures,	-	-	-	16,401.23
For repairs of locomotives,	-	-	-	17,178.10
For repairs of cars,	-	-	-	39,731.28
For repairs of machinery and tools,	-	-	-	4,733.57
For salaries and labor not included above,	-	-	-	110,295.95
For fuel for locomotives and cars,—				
5,689½ tons of coal,			\$29,308.55	
402 cords of wood,			1,064.87	
				30,373.42
For fuel for stations and shops,—403¾ tons of coal,				1,897.62
For oil and waste,	-	-	-	3,600.63
For damages, losses, and gratuities,—				
to persons,			\$3,783.18	
to property,			117.20	
				3,900.38

For insurance, - - - - -	\$1,047.00
For tolls paid N. Y., N. H. & H. R. R. Co. for passengers and freight, - - - - -	19,761.95
For other operating expenses,—	
Gas, - - - - -	1,148.40
Car service, - - - - -	1,317.85
Printing and stationery, - - - - -	4,843.33
Depot land, - - - - -	19,328.40
Profit and loss, - - - - -	28.11
Total operating expenses, - - - - -	<u>\$350,088.46</u>
Net earnings, - - - - -	<u>\$242,063.08</u>

[The above also includes the earnings and expenses of the Watertown & Waterbury Railroad, which has been operated by this Company.]

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$55,373.48
Bills and accounts receivable at date of last report, - - -	50,260.19
From gross earnings, as stated, - - -	592,151.54
From decrease in materials, - - -	20,547.62
From increase in accounts payable, - - -	3,705.59
From profit and loss for reduction in valuation of bonds, - - - - -	6,400.00
From profit and loss for reduction in valuation of real estate, - - - - -	5,412.79
Total, - - - - -	<u>\$733,851.21</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - -	\$350,088.46
For taxes, - - - - -	21,811.15
For dividends (number, two; rate 5 per cent.), - - -	200,000.00
Paid Jan. 15, 1880, July 15, 1880.	
For reduction in valuation of bonds and real estate, - - -	11,812.79
Bills and accounts receivable this date, - - -	50,638.64
Cash on hand to balance, - - - - -	99,500.17
	<u>\$733,851.21</u>

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	-	\$1,903,483.75
Equipment, -	-	-	-	-	234,086.57
Railroad stock,	-	-	-	-	7,600.00
Railroad bonds,	-	-	-	-	5,000.00
Real estate, -	-	-	-	-	30,000.00
Materials on hand,	-	-	-	-	20,924.62
Accounts receivable,	-	-	-	-	1,278.24
Due from stations,	-	-	-	-	46,217.01
Due from General Post-Office Department,	-	-	-	-	1,543.40
Notes receivable,	-	-	-	-	1,599.99
Cash on hand,	-	-	-	-	99,500.17
Total,	-	-	-	-	<u>\$2,351,233.75</u>

Liabilities.

Capital stock,	-	-	-	-	\$2,000,000.00
Accounts payable, -	-	-	-	-	835.44
N. Y., N. H. & H. R. R. Co.,	-	-	-	-	3,735.35
N. Y. & N. E. R. R. Co., -	-	-	-	-	1,145.85
Conn. Western R. R. Co., -	-	-	-	-	214.62
N. H. & D. R. R. Co.,	-	-	-	-	2.37
September expenses,	-	-	-	-	27,630.23
Profit and loss,	-	-	-	-	317,669.89
Total,	-	-	-	-	<u>\$2,351,233.75</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$2,000,000.00
Capital stock authorized by vote of Company,	-	2,000,000.00
Capital stock issued, viz.:		
20,000 full shares of \$100 each,	-	- 2,000,000.00
Stock issued for cash,	-	- 397,696.00
Stock issued for bonds,	-	- 273,000.00
Stock issued for undivided earnings,	-	- 142,700.00
Stock issued for increased valuation of road, or equipment, or both,	-	- 448,825.00

Stock issued to contractor for work done and materials furnished, -	\$675,879
Stock charged profit and loss for loss on stock sold, - - -	30,200
Stock charged profit and loss for Schuy- ler's over-issue, - - -	31,700
	<hr/>
	\$737,779.00
Amount of stock held in Connecticut, -	1,497,800.00
Number of stockholders residing in Connecticut, -	436
Whole number of stockholders, - - -	564

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Junction N. Y., N. H. & H. R. R. to Water-
bury, June 11, 1849.

From Waterbury to Winsted, completed September
24, 1849.

Length of main line from Junction N. Y., N. H. & H. R. R. to Winsted, - - -	56.55m.
Length of sidings, or other tracks not included above, - - -	10.75m.
Length of track of road, including branches and sidings, in single track miles, - - -	67.30m.
Length of track laid with steel rails (weight per yard, 56 and 58 lbs.), - - -	56.55m.
Weight per yard of iron rails in branches, 56 lbs.	
Number of new ties put in track during the year (cost \$12,328.20), - - -	27,396
Aggregate length of wooden bridges in feet, -	3,939
Number of spans of 25 feet or over, - -	18
Aggregate length of iron bridges in feet, - -	140
Number of spans of 25 feet or over, - -	1
Aggregate length of stone arch bridges in feet, -	105
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - -	45
Number of highway crossings at grade, with flagmen,	1
Number of railroads crossed at grade, and names of each, - - -	2
New Haven & Derby, and Conn. Western.	

Name, termini, and length of each road operated by this Company under lease or contract:

Watertown & Waterbury, - - -	4.61m.
Length of all roads operated by this Company, -	61.16m.
Number of stations on main line, - -	19
Number of stations on leased lines, - -	2

EQUIPMENT.

Number of locomotives (not including switching engines), - - -	10
Average weight of same, including tender, water, and fuel, - - -	101,100
Number of switching engines, - - -	2
Number of passenger cars, - - -	13
Number of baggage and mail cars, - - -	8
Number of merchandise cars, - - -	107
Number of coal, gravel, and other cars, - - -	206
Number of locomotives equipped with train brakes, -	6
Number of cars equipped with train brakes, - -	20
Name of brake, Westinghouse Automatic.	
Number of passenger train cars with patent platform, buffer, and coupler, - - - -	19
Name of patent, Miller.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers, - - - -	.0368
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, -	.0185
Average rate of fare per mile from all passengers, -	.0283
Total number of passengers carried, - -	352,288
Passenger mileage, or passengers carried one mile, -	7,297,580
Miles run by passenger trains, - - -	92,423
Miles run by freight trains, - - -	168,119
Miles run by all other trains, - - -	35,284
Total miles run, - - - -	295,826
Total number of tons of freight carried, - -	228,196
Freight mileage, or freight carried one mile, -	8,489,903
Average rate of freight per ton per mile, - -	.0425
Number of men employed in operating road, including officers, - - -	273

ACCIDENTS.

1879.

Oct. 4. A boy six years old had an arm crushed at Waterbury, in attempting the rescue of his sister from cars backed by switch engine in the yard.

Oct. 25. An elderly man, name unknown, was killed in West Stratford by an extra train.

1880.

May 11. Mrs. Carl Schurz was killed in attempting to cross the track at Manhan crossing, Waterbury, in front of the train.

July 20. Thomas Madden had a hand injured by falling from a switch engine at Bridgeport.

July 21. Stephen Ryan, a boy, was struck and killed by a passenger train approaching the station in Bridgeport.

July 28. James Finlon, brakeman, was fatally injured by being caught between the platforms while disconnecting the air-brake hose, though previously cautioned by car inspector.

OFFICERS.

President, E. F. BISHOP, Bridgeport, Conn.

Secretary, H. NICHOLS, Bridgeport, Conn.

Treasurer, H. NICHOLS, Bridgeport, Conn.

Superintendent, GEORGE W. BEACH, Waterbury, Conn.

Chief Clerk, JAMES POTTER, Bridgeport, Conn.

General Ticket Agent, WILLIAM TOMLIN, Bridgeport, Conn.

Freight Agent, B. SOULES, Bridgeport, Conn.

BOARD OF DIRECTORS.

E. F. BISHOP, Bridgeport, Conn.

WM. D. BISHOP, Bridgeport, Conn.

R. TOMLINSON, Bridgeport, Conn.

J. G. WETMORE, Winsted, Conn.

F. J. KINGSBURY, Waterbury, Conn.

A. L. DENNIS, Newark, N. J.

H. BRONSON, New Haven, Conn.

J. B. ROBERTSON, New Haven, Conn.

R. M. BASSETT, Birmingham, Conn.

Attest, E. F. BISHOP, *President*.

Attest, H. NICHOLS, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. } BRIDGEPORT, November 3, 1880.

Then personally appeared E. F. Bishop, President, and H. Nichols, Treasurer, of the Naugatuck Railroad Company, and made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

W. M. STAPLES,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NAUGATUCK RAILROAD COMPANY,
Bridgeport, Conn.

NEW CANAAN RAILROAD.

*Return of the New Canaan Railroad Company, for the year ending
September 30, 1880.*

GENERAL BALANCE-SHEET.

<i>Assets.</i>				
Construction account,	-	-	-	\$230,746.03
Equipment account, -	-	-	-	27,197.90
Interest account funded,	-	-	-	4,017.64
Profit and loss, -	-	-	-	1,966.68
Total,	-	-	-	\$263,928.25

<i>Liabilities.</i>				
Capital stock paid in,	-	-	-	\$164,050.00
Funded debt, -	-	-	-	99,878.25
Total,	-	-	-	\$263,928.25

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this company,	\$13,317.06
---	-------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$200,000.00
Capital stock authorized by vote of company,	-	200,000.00
Capital stock issued, viz.:		
3,281 full shares of \$50 each,	-	164,050.00
Stock issued for cash,	-	164,050.00
Amount of stock held in Connecticut,	-	137,000.00
Number of stockholders residing in Connecticut,		197
Whole number of stockholders,	-	207

BONDS OF FUNDED DEBT.

First mortgage, due 1884; rate of interest, 7 per
cent., - - - - - \$99,878.25
Interest paid to November 1, 1878.

OFFICERS.

President, S. Y. ST. JOHN, New Canaan, Conn.

Vice-President, J. B. HOYT, Stamford, Conn.

BOARD OF DIRECTORS.

WILLARD PARKER, New York.

A. S. COMSTOCK, New York.

J. B. HOYT, Stamford, Conn.

W. E. RAYMOND, New Canaan, Conn.

W. G. WEBB, New Canaan, Conn.

S. Y. ST. JOHN, New Canaan, Conn.

S. B. ST. JOHN, Hartford, Conn.

Attest, S. Y. ST. JOHN, *President*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

November 17, 1880.

Then personally appeared S. Y. St. John, President of the New Canaan Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

RUSSELL L. HALL,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW CANAAN RAILROAD COMPANY,
New Canaan,
Conn.

TRUSTEES OF THE NEW CANAAN RAILROAD.

*Return of the Trustees of the New Canaan Railroad Company, for the
year ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$9,678.35
From freight transportation,	-	-	-	3,625.21
From United States mails,	-	-	-	660.00
From express,	-	-	-	100.00
From rents,	-	-	-	100.00
Total gross earnings,	-	-	-	\$14,163.56

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$1,723.79
For repairs of bridges,	-	-	-	94.31
For repairs of buildings and fixtures,	-	-	-	38.64
For repairs of locomotives,	-	-	-	71.92
For repairs of cars,	-	-	-	64.13
For repairs of machinery and tools,	-	-	-	65.47
For salaries and labor not included above,	-	-	-	2,756.89
For fuel for locomotives and cars,—				
264 tons of coal,	-	-	-	1,015.05
For fuel for stations and shops,	-	-	-	35.52
For oil and waste,	-	-	-	179.81
For insurance,	-	-	-	95.00
For rent of N. Y., N. H. & H. R. R.,	-	-	-	100.00
For stationery and printing,	-	-	-	29.80
For Stamford Water Co.,	-	-	-	100.00
For car service,	-	-	-	217.07
For miscellaneous items,	-	-	-	746.46
Total operating expenses,	-	-	-	\$7,333.86
Net earnings,	-	-	-	\$6,829.70

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$1,415.53
Bills and accounts receivable at date of last report, -	915.66
From gross earnings, as stated, - - -	14,163.56
Total, - - - - -	\$16,494.75

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - -	\$7,333.86
For cash paid for coal on hand, - - -	1,353.74
For cash paid for 3 coal cars, - - -	1,224.50
For cash paid for bills payable last report, - -	1,088.13
Accounts payable, - - - - -	410.88
Cash on hand to balance, - - - - -	5,083.64
Total, - - - - -	\$16,494.75

GENERAL BALANCE-SHEET OF TRUSTEES,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Coal and materials on hand, - - - - -	\$1,430.74
Three coal cars, - - - - -	1,224.50
Cash on hand, - - - - -	5,083.64
Total, - - - - -	\$7,738.88

Liabilities.

Accounts payable, - - - - -	\$410.88
Profit and loss, - - - - -	7,328.00
Total, - - - - -	\$7,738.88

GENERAL INFORMATION.

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From New Canaan to Stamford, July 4, 1868.

Length of main line from New Canaan to Stamford,	8.30m.
Length of road (main line) owned by the Company,	8.30m.

Length of sidings, or other tracks not included above, - - - - -	2,480ft.
Length of track of road, including sidings, in single track miles, - - - - -	8.77m.
Weight per yard of iron rails in main line, 56 lbs.	
Number of new ties put in track during the year (cost, \$107.85), - - - - -	431
Aggregate length of wooden bridges, in feet, -	107
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - -	10
Number of highway crossings at grade, with flagmen, - - - - -	3
Number of railroads crossed at grade, and names of each, - - - - -	1
N. Y., N. H. & H. R. R., at Stamford.	
Length of all roads operated by this Company, -	8.30m.
Number of stations on main line, - - - - -	5

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	2
Average weight of same, including tender, water, and fuel, - - - - -	26 tons.
Number of passenger cars, - - - - -	1
Number of coal, gravel, and other cars, - - -	3

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers, - - - - -	.0475
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0225
Average rate of fare per mile from all passengers, - - - - -	.0418
Total number of passengers carried, - - - - -	40,447
Passenger mileage, or passengers carried one mile, - - - - -	278,347
Miles run by passenger trains, - - - - -	18,280
Total miles run, - - - - -	18,280
Total number of tons of freight carried, - - -	4,620
Freight mileage, or tons carried one mile, - - -	35,853
Average rate of freight per ton per mile, - - -	.1445
Number of men employed in operating road, including officers, - - - - -	10

OFFICERS.

BOARD OF TRUSTEES.

WM. E. RAYMOND, New Canaan, Conn.

ALBERT S. COMSTOCK, New York City.

Came into possession of the road January 1, 1879.

Attest,	WM. E. RAYMOND,	} Trustees.
Attest,	ALBERT S. COMSTOCK,	

STATE OF CONNECTICUT,	}	NEW CANAAN, Nov. 16, 1880.
COUNTY OF FAIRFIELD,		

Then personally appeared Wm. E. Raymond, Trustee of the New Canaan Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

B. D. PURDY,

Commissioner of Superior Court for Fairfield County.

PROPER ADDRESS OF THE COMPANY.

TRUSTEES NEW CANAAN RAILROAD,

New Canaan,

Conn.

NEW HAVEN & DERBY RAILROAD.

*Return of the New Haven & Derby Railroad Company, for the year
ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$52,223.60
From freight transportation,	-	-	-	66,124.30
From United States mails,	-	-	-	567.27
From express,	-	-	-	1,771.41
From hoisting,	-	-	\$1,677.12	
From weighing,	-	-	292.92	
From wharfage,	-	-	229.77	
				<hr/> 2,199.81
Total gross earnings, -	-	-	-	\$122,886.39

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$10,089.83
For steel rails,	-	-	-	4,143.48
For repairs of bridges,	-	-	-	7,601.02
For new bridges,	-	-	-	7,414.76
For repairs of fences,	-	-	-	235.39
For repairs of buildings and fixtures,	-	-	-	1,127.30
For repairs of locomotives,	-	-	-	1,505.17
For repairs of cars,	-	-	-	4,285.98
For salaries and labor not included above,*	-	-	-	27,134.65
For fuel for locomotives and cars,—				
1,121 tons of coal,		\$5,190.39		
11½ cords of wood,		45.25		5,135.64
For fuel for stations and shops,—86 tons of coal,	-			309.60
For oil and waste,	-	-	-	754.92
For damages to property,	-	-	-	32.42
For insurance,	-	-	-	335.55

For rents of other roads,—

N. Y., N. H. & H. R. R.,	-	\$2,800.00	
Naugatuck R. R.,	-	500.00	\$3,300.00

For other operating expenses,—

Repairs dock,	-	\$254.12	
Water stations,	-	263.53	
Telegraph,	-	187.19	704.84

Total operating expenses,	-	-	\$74,110.55
---------------------------	---	---	-------------

Net earnings,	-	-	\$48,775.84
---------------	---	---	-------------

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	\$8,870.68
Bills and accounts receivable at date of last report,		3,227.04
From gross earnings, as stated,	-	122,886.39
Total,	-	\$134,984.11

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	\$74,110.55
For taxes,	-	5,830.64
For interest,	-	24,757.86
For new buildings,	-	1,304.91
For legal expenses,	-	460.58
For iron safe,	-	38.00
For tools,	-	435.18
For decrease in accounts and bills payable,	-	12,633.67
For cars,	-	875.90
For dock,	-	58.38
Bills and accounts receivable this date,	-	1,355.28
Cash on hand to balance,	-	13,123.16
Total,	-	\$134,984.11

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	-	-	\$969,316.77
Equipment, -	-	-	-	-	-	115,407.54
Accounts receivable,	-	-	-	-	-	4,021.29
Safe, furniture, and tools,	-	-	-	-	-	1,870.49
Bills receivable,	-	-	-	-	-	1,355.28
Materials and supplies on hand,	-	-	-	-	-	2,025.50
Cash,	-	-	-	-	-	13,123.16
Total,	-	-	-	-	-	<u>\$1,107,120.03</u>

Liabilities.

Capital stock,	-	-	-	-	-	\$447,100.00
Bonds,	-	-	-	-	-	525,000.00
Bills payable,	-	-	-	-	-	4,874.09
City of New Haven,	-	-	-	-	-	72,258.33
Accounts payable,	-	-	-	-	-	13,806.13
Profit and loss,	-	-	-	-	-	44,081.48
Total,	-	-	-	-	-	<u>\$1,107,120.03</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$700,000.00
Capital stock authorized by vote of Company,	-	-	457,000.00
Capital stock issued, viz.:			
4,471 full shares of \$100 each,	-	-	447,100.00
15 shares subject to further assessment,	-	-	950.00
Amount credited on 15 shares not issued,	-	-	550.00
Stock issued for cash,	-	-	447,100.00
Amount of stock held in Connecticut,	-	-	398,900.00
Number of stockholders residing in Connecticut,	-	-	320
Whole number of stockholders,	-	-	338

BONDS OR FUNDED DEBT.

First mortgage, due 1888; rate of interest 7 per cent.,	-	-	-	-	-	\$300,000.00
Interest paid to May 1, 1880.						

Second mortgage, guaranteed by City of New Haven; rate of interest, 7 per cent., due at sundry dates, - - - - - \$225,000 00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Ansonia, Aug. 1, 1871.

Length of main line from New Haven to Ansonia,	13m..
Length of road (main line) owned by the Company,	13m..
Length of sidings or other tracks not included above,	1.74m..
Length of track of road, including sidings, in single track miles, - - - - -	14.74m..
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - - -	3.38m..
Weight per yard of iron rails in main line, 46, 56, and 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, $100\frac{1}{2}\frac{29}{4}$; weight per yard, 56 lbs.; cost, \$4,143.48), - - - - -	1.12m..
Number of new ties put in track during the year (cost, \$3,879.82), - - - - -	10,162
Aggregate length of wooden bridges, in feet, -	8,060
Number of spans of 25 feet or over, -	7
Number of highway crossings over the track, -	8
Number of highway crossings under the track, -	8
Number of highway crossings at grade, -	19
Number of highway crossings at grade, with flagmen, - - - - -	2
Number of railroads crossed at grade, and names of each, - - - - -	1
Naugatuck.	
Length of all roads operated by this Company, -	13m.
Number of stations on main line, - - -	8

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	3
Average weight of same, including tender, water, and fuel, - - - - -	48 tons.

Number of passenger cars, - - -	4
Number of baggage and mail cars, - -	2
Number of merchandise cars, - - -	11
Number of coal, gravel, and other cars, - -	42

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season ticket passengers, - - -	.0456
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	.0074
Average rate of fare per mile from all passengers,	.0287
Total number of passengers carried, - -	123,445
Passenger mileage, or passengers carried one mile,	1,260,811
Miles run by passenger and freight trains, - -	46,098
Miles run by all other trains, - - -	1,220
Total miles run, - - - - -	47,318
Total number of tons of freight carried, - -	92,327
Freight mileage, or tons carried one mile, - -	1,091,371
Average rate of freight per ton per mile, - -	.0659
Number of men employed in operating road, including officers, - - - - -	55

ACCIDENTS.

1880.

Aug. 21. Thomas Mullane was struck by the engine of the 7.55 A.M. train from Ansonia, at Bridge street crossing in Ansonia, and was killed.

Aug. 23. Mrs. Jones was struck at Liberty street crossing in New Haven by the engine attached to train of 3.10 P. M. from Ansonia. She stepped in front of the engine, paying no attention to warning signals. She was injured temporarily.

OFFICERS.

President, J. H. BARTHOLOMEW, Stony Creek.
Vice-President, CHAS. L. ENGLISH, New Haven.
Secretary, FRANCIS E. HARRISON, New Haven.
Treasurer, CHARLES ATWATER, New Haven.
Superintendent, ELI S. QUINTARD, New Haven.
General Ticket Agent, F. E. HARRISON, New Haven.
General Freight Agent, E. S. QUINTARD, New Haven.

BOARD OF DIRECTORS.

J. H. BARTHOLOMEW, Stony Creek.
 CHAS. L. ENGLISH, New Haven.
 ISAAC ANDERSON, New Haven.
 HENRY S. DAWSON, New Haven.
 N. D. SPERRY, New Haven.
 JOEL SPERRY, New Haven.
 CHAS. ATWATER, New Haven.
 THOMAS WALLACE, Ansonia.
 FRANKLIN FARREL, Ansonia.
 GEORGE P. COWLES, Ansonia.
 GEORGE W. SHELTON, Birmingham.
 E. N. SHELTON, Birmingham.
 T. L. CORNELL, Birmingham.
 H. B. BIGELOW, Mayor, }
 H. F. HOLCOMB, Alderman, } *ex-officio*, New Haven.

Attest, J. H. BARTHOLOMEW, *President*.
 Attest, CHAS. ATWATER, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF NEW HAVEN. } NEW HAVEN, Nov. 8, 1880.

Then personally appeared J. H. Bartholomew, President, and Charles Atwater, Treasurer, of the New Haven & Derby Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CHAS. H. TROWBRIDGE,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

THE NEW HAVEN & DERBY RAILROAD COMPANY,
 New Haven, Conn.

NEW HAVEN & NORTHAMPTON COMPANY.

*Return of the New Haven & Northampton Company, for the year
ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$142,825.90
From freight transportation,	-	-	-	504,261.18
From United States mails,	-	-	-	11,451.32
From express,	-	-	-	12,000.00
From rents,	-	-	-	689.83
From rent of freight cars,	-	-	-	2,861.95
From wharfage,	-	-	-	4,682.32
From hoisting coal,	-	-	-	13,734.64
From weighing,	-	-	-	1,999.21
Total gross earnings,	-	-	-	\$694,506.35

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$96,535.19
For repairs of bridges,	-	-	-	28,718.12
For repairs of fences,	-	-	-	2,240.32
For repairs of buildings and fixtures,	-	-	-	21,853.28
For repairs of locomotives,	-	-	-	28,704.20
For repairs of cars,	-	-	-	37,254.83
For salaries and labor not included above,	-	-	-	112,611.46
For fuel for locomotives and cars, 9,439 tons of coal,	-	-	-	40,284.59
For fuel for stations and shops, 463 tons of coal,	-	-	-	2,596.10
For oil and waste,	-	-	-	4,597.92
For damages to property,	-	-	-	2,603.15
For insurance,	-	-	-	1,666.85
For share of earnings of Holyoke & Westfield R. R.,	-	-	-	25,102.79
For legal expenses,	-	-	-	2,323.65
For stationery and printing,	-	-	-	3,442.18
For advertising,	-	-	-	763.84

For water-rent, - - - - -	\$829.75
For station supplies, - - - - -	1,460.57
For contingencies, - - - - -	4,630.06
Total operating expenses, - - - - -	<u>\$418,218.85</u>
Net earnings, - - - - -	<u>\$276,287.50</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$20,217.34
Bills and accounts receivable at date of last report, - - -	27,429.39
From gross earnings, as stated, - - -	694,506.35
From unpaid coupons, - - - \$44,390.00	
Last report, - - - 28,510.00	
	<u>15,880.00</u>
From interest on Holyoke & Westfield R. R. bonds, - - -	3,600.00
From dividend on Holyoke & Westfield R. R. stock, - - -	200.00
From premium on consolidated sinking fund bonds, - - -	4,900.00
From sale first mortgage bonds, due 1899, - - -	4,000.00
From sale consolidated sinking fund bonds, - - -	790,000.00
From increase notes payable, - - -	109,700.00
From Town of Hamden, - - -	14,000.00
From sale of land in Hamden, - - -	187.50
Total, - - - - -	<u>\$1,684,620.58</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - -	\$418,218.85
For taxes, - - - - -	16,934.55
For interest, - - - - -	165,136.07
Former dividends unpaid, - - - - -	1,245.00
For construction account, Northern Extension, - - -	544,402.82
For construction account, Hamden improvements, - - -	27,768.71
For payment of 6 per cent. convertible bonds, 1882, - - -	239,000.00
For payment of 6 per cent. convertible bonds, 1880, - - -	190,000.00
For sinking fund of consolidated bonds, - - -	15,000.00
For increase real estate for rent, - - -	847.81
For increase materials on hand, - - -	28,011.96
Bills and accounts receivable this date, - - -	30,218.73
Cash on hand to balance, - - - - -	7,836.08
Total, - - - - -	<u>\$1,684,620.58</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	\$4,593,241.92
Equipment,	-	-	-	796,515.66
Lands,—Westfield, Southwick, and New Hartford,				4,222.81
Bonds of Holyoke & Westfield Railroad,	-	-		60,000.00
Stock of Holyoke & Westfield Railroad,	-	-		20,000.00
Accounts due from agents and others,	-	-		42,555.44
Materials, etc., on hand,	-	-	-	87,837.04
Cash on hand,	-	-	-	7,836.08
Sinking fund,	-	-	-	22,500.00
Total,	-	-	-	<u>\$5,634,708.95</u>

Liabilities.

Capital stock,	-	-	-	\$2,460,000.00
First mortgage bonds, 1899, 7 per cent.,	-	-		1,300,000.00
Consolidated sinking fund bonds,	-	-		1,199,000.00
Six per cent. convertible bonds due 1882,	-			190,000.00
Bills payable,	-	-	-	214,000.00
Interest on bonds due Oct. 1, 1880,	-	-		44,390.00
Dividends unpaid,	-	-	-	659.00
Due connecting roads, etc.,	-	-	-	12,336.71
Profit and loss,	-	-	-	214,323.24
Total,	-	-	-	<u>\$5,634,708.95</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this company, or a lien on its road,	-	-	-	\$260,000.00
Total,	-	-	-	<u>\$260,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$5,000,000.00
Capital stock authorized by vote of company,	-		2,600,000.00
Capital stock issued, viz. :			
24,600 full shares of \$100.00 each,	-		2,460,000.00
Stock issued for cash,	-	-	1,882,000.00

Stock issued for undivided earnings, - -	\$578,000.00
Amount of stock held in Connecticut, - -	1,610,600.00
Number of stockholders residing in Connecticut,	215
Whole number of stockholders, - - -	342

BONDS OR FUNDED DEBT.

First mortgage, due 1899; rate of interest, 7 per cent., - - - - -	\$1,300,000.00
Interest paid to July 1, 1880.	
Convertible bonds due 1882, 6 per cent., - -	190,000.00
Interest paid to July 1, 1880.	
Consolidated and sinking fund bonds due 1909, 6 per cent., - - - - -	1,199,000.00
Interest paid to October 1, 1880.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Plainville, January, 1848.

From Plainville to Granby, 1850.

From Granby to Northampton, 1857.

From Farmington to Collinsville, 1850.

From Collinsville to New Hartford, 1870.

From Northampton to Bardwell's, about Jan. 1, 1881.

From South Deerfield to Turner's Falls, about Jan. 1, 1881.

Length of main line from New Haven to Troy and Greenfield R. R., at Bardwell's Ferry, -	94.64m.
Same in Connecticut, - - - - -	51.26m.
Length of branches and names,—	
From Farmington to New Hartford, -	14.09m.
Same in Connecticut, - - - - -	14.09m.
From Simsbury to Tariffville, - -	1.04m.
From Northampton to Williamsburgh, -	7.51m.
From South Deerfield to Turner's Falls, -	10.07m.
Length of all branches, - - - - -	32.71m.
Same in Connecticut, - - - - -	15.13m.
Length of road (main line and branches) owned by the company, - - - - -	127.35m.

Same in Connecticut,	66.39m.
Length of sidings, or other tracks not included above,	24.50m.
Same in Connecticut,	13.52m.
Length of track of road, including branches and sidings, in single track miles,	151.85m.
Same in Connecticut,	79.91m.
Length of track laid with steel rails (weight per yard, 60 lbs.),	76.38m.
Same in Connecticut,	51.26m.
Miles of track laid with steel rails during the year (No. of tons 750 $\frac{940}{2240}$, weight per yard, 60 lbs., cost, \$31,669 $\frac{50}{100}$),	2.37
Same in Connecticut, . . . . .	.26
Number of new ties put in track during the year (cost, \$6,040.00),	20,134
Same in Connecticut,	9,027
Aggregate length of wooden bridges, in feet,	1,036
Same in Connecticut,	817
Number of spans of 25 feet or over,	8
Same in Connecticut,	6
Aggregate length of iron bridges, in feet,	2,071
Same in Connecticut,	871
Number of spans of 25 feet or over,	23
Same in Connecticut,	8
Number of highway crossings over the track,	19
Same in Connecticut,	13
Number of highway crossings under the track,	6
Same in Connecticut,	3
Number of highway crossings at grade,	138
Same in Connecticut,	90
Number of railroads crossed at grade, and names of each,	4
Same in Connecticut,	3
New York & New England R. R., at Plain- ville; Conn. Western R. R., at Simsbury and New Hartford; Boston & Albany R. R., at Westfield, Mass.	
Name, termini, and length of each road operated by this company under contract,—	
Holyoke and Westfield R. R.,	10.32m.
Branches and side tracks to mills,	6.90m.

1881.] NEW HAVEN & NORTHAMPTON COMPANY. 81

Length of all roads operated by this company, -	144.57m.
Same in Connecticut, - - - -	66.39m.
Number of stations on main line, - -	21
Same of Connecticut, - - - -	11
Number of stations on branches, - -	11
Same in Connecticut, - - - -	4
Number of stations on leased lines, - -	1

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	20
Average weight of same, including tender, water, and fuel, - - - -	53 tons.
Number of switching engines, - - -	1
Number of passenger cars, - - -	18
Number of baggage and mail cars, - -	8
Number of merchandise cars, - - -	128
Number of coal, gravel, and other cars, - -	354
Number of locomotives equipped with train brakes, -	11
Number of cars equipped with train brakes, -	26
Name of brake, - - - - Westinghouse Air.	
Number of passenger train cars with patent platform, buffer, and coupler, - - -	26
Name of patent, - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - -	.027
Average rate of fare per mile from all passengers, -	.0253
Total number of passengers carried, - -	300,940
Passenger mileage, or passengers carried one mile, -	5,644,750
Miles run by passenger trains, - - -	212,665
Miles run by freight trains, - - -	155,126
Miles run by all other trains, - - -	32,216
Total miles run, - - - -	400,007
Total number of tons of freight carried, - -	360,334
Freight mileage, or tons carried one mile, -	16,365,182
Average rate of freight per ton per mile, -	.0308
Number of men employed in operating road, including officers, - - - -	358

ACCIDENTS.

1880.

Jan. 16. Miss Kate Alling, school teacher, aged 41, was struck by engine of 5 P. M. freight train, at Hamden, while crossing track, and killed.

March 23. Mrs. J. T. Fritz was struck by engine of 1.36 P. M. train while crossing track near Winchester Armory, New Haven; not seriously injured.

Aug. 25. Gustavus Hall, deaf and dumb, struck by engine of noon train while crossing track at Farmington; killed.

OFFICERS.

President, CHAS. N. YEAMANS, Westfield, Mass.

Vice-President, GEO. ST. JOHN SHEFFIELD, New York City.

Secretary, }
Treasurer, } EDWARD A. RAY, New Haven, Conn.

Superintendent, CHAS. N. YEAMANS, Westfield, Mass.

General Ticket Agent, EDWARD A. RAY, New Haven, Conn.

General Freight Agent, MARTIN C. PARKER, New Haven, Conn.

BOARD OF DIRECTORS.

A. L. KIDSTON, New Haven, Conn.

M. G. ELLIOTT, New Haven, Conn.

CHAS. N. YEAMANS, Westfield, Mass.

H. M. WELCH, New Haven, Conn.

WM. WALTER PHELPS, New York City.

GEO. ST. JOHN SHEFFIELD, New York City.

GEO. J. BRUSH, New Haven, Conn.

DANIEL TROWBRIDGE, New Haven, Conn.

H. G. KNIGHT, Easthampton, Mass.

Attest, CHAS. N. YEAMANS, *President*.

Attest, EDWARD A. RAY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } NEW HAVEN, Nov. 17, 1880.

Then personally appeared Chas. N. Yeamans, President, and Edward A. Ray, Treasurer, of the New Haven & Northampton Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct, to the best of their knowledge and belief. •

Before me,

GEO. A. BUTLER,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW HAVEN & NORTHAMPTON COMPANY,
271 Chapel Street,
New Haven, Conn.

NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad Company, for the
year ending September 30, 1880.*

LESSEE'S STATEMENT OF EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation, - - -	\$175,268.81
From freight transportation, - - -	356,734.79
From United States mails, - - -	6,880.96
From express, - - -	7,668.65
From rents, - - -	9,893.84
Net earnings of steamers belonging to this line, -	34,899.53
Total gross earnings, - - -	<u>\$591,346.58</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track, - - -	\$84,755.46
For repairs of bridges, - - -	11,841.44
For repairs of fences, - - -	6,368.32
For repairs of buildings and fixtures, and water-works, - - -	18,193.87
For repairs of locomotives (includes cost of two new ones), - - -	30,364.49
For repairs of cars (includes 40 new freight cars to cover depreciation), - - -	30,814.54
For repairs of machinery and tools, - - -	2,424.04
For fuel for locomotives and cars—	
9,793 tons of coal, \$50,281.85	
4,869 cords of wood, 18,306.12	<u>68,587.97</u>
For fuel for stations and shops—	
412 tons of coal, \$1,913.30	
375 cords of wood, 1,410.00	<u>3,323.30</u>
For oil and waste, - - -	6,272.73

For damages, losses, and gratuities,—		
to persons,	\$901.53	
to property,	1,911.32	\$2,812.85
For insurance, - - - - -		2,240.20
For salaries, wages, and incidentals of passenger department, - - - - -		32,777.88
For salaries, wages, and incidentals of freight department, - - - - -		76,133.83
For watchmen, switchmen, flag and signal-men, -		5,292.73
For telegraph expenses, - - - - -		2,864.97
For general and office expenses, etc., - - -		13,136.89
For balance mileage of freight cars, - - -		14,110.19
Total operating expenses, - - - - -		412,315.70
Net earnings, - - - - -		179,030.88

TOTAL RECEIPTS AND EXPENDITURES.

(Company's Account.)

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$32,140.38
Bills and accounts receivable at date of last report, -	40,921.04
From rent of road and other rents, - - -	155,614.00
From rent of Brattleboro branch, - - -	17,500.00
From interest, - - - - -	26,068.52
From consolidated bonds, - - - - -	812,000.00
From premium and accrued interest on same, -	35,104.75
From dividends unpaid, - - - - -	475.00
From coupons unpaid, - - - - -	539.66
Total, - - - - -	\$1,120,363.35

STATEMENT OF TOTAL EXPENDITURES.

For general expenses, - - - - -	\$15,622.88
For interest on bonds, - - - - -	51,897.08
For dividends, (No. 4, rate per cent., $1\frac{1}{2}$), -	90,000.00
Dates when paid, October, January, April, July.	
For improvement account, - - - - -	125,656.97
For purchase of Brattleboro branch, - - -	630,502.40
For account of construction of Brattleboro & Whitehall R. R., - - - - -	77,825.07

For damage by fire, - - - -	\$15,877.88
For old dividends, - - - -	670.30
For old coupons, - - - -	488.00
For decrease of bills payable, - - - -	53,000.00
For decrease of accounts payable, - - - -	124.63
Bills and accounts receivable this date, - - - -	22,258.24
Cash on hand to balance, - - - -	36,439.90
Total, - , - - - -	<u>\$1,120,363.35</u>

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Construction and improvement account, - - - -	\$2,760,371.90
Equipment account, - - - -	246,719.63
Other permanent investments, - - - -	187,825.07
Accounts receivable, - - - -	22,258.24
Cash, - - - -	36,439.90
Total, - - - -	<u>\$3,253,614.74</u>

Liabilities.

Capital stock, - - - -	\$1,500,000.00
Funded debt, - - - -	1,499,500.00
Unfunded debt, - - - -	97,000.00
Accounts payable, - - - -	62.16
Coupons unpaid, - - - -	954.66
Dividends unpaid, - - - -	989.45
Profit and loss, - - - -	155,108.47
Total, - - - -	<u>\$3,253,614.74</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - - - -	\$2,000,000.00
Capital stock authorized by vote of company, - - - -	1,500,000.00
Capital stock issued, viz.:	
15,000 full shares of \$100 each, - - - -	1,500,000.00

1881.] NEW LONDON NORTHERN RAILROAD. 87

Stock issued for cash, - - - -	\$340,673.33
Stock issued for bonds, - - - -	1,102,660.00
Stock issued for stock of Amherst, Belchertown, and Palmer Railroad, - - -	56,666.67
Amount of stock held in Connecticut, - -	964,700.00
Number of stockholders residing in Connecticut,	219
Whole number of stockholders, - - -	313

BONDS OR FUNDED DEBT.

First mortgage, due 1885; rate of interest, 6 per cent, - - - -	\$300,000.00
Interest paid to April 1, 1880,	
Second mortgage, due 1892, rate of interest 7 per cent, - - - -	387,500.00
Interest paid to June 1, 1880.	
Consolidated mortgage, due 1910, rate of interest 5 per cent., - - - -	812,000.00
Interest paid to July 1, 1880.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From New London to Palmer, 1849; Pal-
mer to Amherst—Amherst to Miller's
Falls, 1867.

Length of main line from New London to Miller's Falls, - - - -	100m.
Same in Connecticut, - - - -	56m.
Length of branch from Miller's Falls to Brattle- boro, - - - -	21m.
Length of all branches, - - - -	21m.
Length of road (main line and branch) owned by the company, - - - -	121m.
Same in Connecticut, - - - -	56m.
Length of sidings, or other tracks not included above, - - - -	22.37m.
Same in Connecticut, - - - -	13.15m.
Length of track of road, including branches and sidings, in single track miles, - - -	143.37m.
Same in Connecticut, - - - -	69.15m.
Length of track laid with steel rails (weight per yard 57 and 58 lbs.), all in Connecticut, -	28.68m.

Weight per yard of iron rails in main line, and branches, 56 and 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 105, weight per yard, 57 lbs., cost, \$6,489.88), all in Connecticut, -	1.17m.
Miles of track laid with new iron rails during the year (No. of tons, 235, weight per yard 57 lbs., cost, \$9,034.41), - - - -	2.62m.
Number of new ties put in track during the year (cost, \$15,208.12), - - - -	38,825
Same in Connecticut, - - - -	21,742
Aggregate length of wooden bridges, in feet, -	8,265
Same in Connecticut, - - - -	6,176
Number of spans of 25 feet or over, - -	36
Same in Connecticut, - - - -	21
Aggregate length of iron bridges in feet, -	629
Same in Connecticut, - - - -	609
Number of spans of 25 feet or over, all in Connecticut, - - - -	6
Aggregate length of stone arch bridges, in feet, all in Connecticut, - - - -	30
Number of highway crossings over the track, -	4
Same in Connecticut, - - - -	3
Number of highway crossings under the track, -	4
Same in Connecticut, - - - -	2
Number of highway crossings at grade, -	91
Same in Connecticut, - - - -	71
Number of highway crossings at grade with flagmen, - - - -	2
Same in Connecticut, - - - -	1
Number of railroads crossed at grade, and names of each, - - - -	4
N. Y. & N. E. in Connecticut, B. & A., S. & N. E., and Fitchburg, in Massachusetts.	
Length of roads owned by this company, -	121m.
Same in Connecticut, - - - -	56m.
Number of stations on main line, - - -	39
Same in Connecticut, - - - -	23
Number of stations on branches, - - -	6

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - - -	21
Average weight of same, including tender, water, and fuel,	- - - - -	45 tons.
Number of switching engines,	- - - - -	1
Number of passenger cars,	- - - - -	15
Number of merchandise cars,	- - - - -	116
Number of baggage and mail cars,	- - - - -	9
Number of coal, gravel, and other cars,	- - - - -	163
Number of locomotives equipped with train brakes,	- - - - -	10
Number of cars equipped with train brakes,	- - - - -	24
Name of brake,	- - - - - Westinghouse Automatic.	
Number of passenger train cars with patent platform, buffer, and coupler,	- - - - -	24
Name of patent,	- - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers,	- - - - -	.0325
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0076
Average rate of fare per mile from all passengers,	- - - - -	.028
Total number of passengers carried,	- - - - -	349,046
Passenger mileage, or passengers carried one mile,	- - - - -	6,144,189
Miles run by passenger trains,	- - - - -	237,510
Miles run by freight trains,	- - - - -	272,570
Miles run by all other trains,	- - - - -	7,153
Total miles run,	- - - - -	517,233
Total number of tons of freight carried,	- - - - -	422,400
Freight mileage, or tons carried one mile,	- - - - -	18,975,296
Average rate of freight per ton per mile,	- - - - -	.018
Number of men employed in operating road, including officers,	- - - - -	425

ACCIDENTS.

1879.

Nov. 13. At Yantic station, a wagon containing Simon and Alvin Abell was struck by an engine. Both were thrown out, and Alvin was killed and Simon injured.

1880.

July 5. D. Waldo Lincoln, and Mrs. Appleton fell from a train five miles above New London, and were killed.

Aug. 5. Collision at Thames Grove by freight train running into rear of passenger train—eight persons were slightly injured.

Aug. 4. Albert Marcy was found dead on the track near Stafford, at 4 o'clock in the morning, his head broken by a passing train.

OFFICERS.

President, CHARLES OSGOOD, Norwich.

Secretary, ROBERT COIT, New London.

Treasurer, ROBERT COIT, New London.

Superintendent, GEO. W. BENTLEY, New London.

Chief Clerk, J. A. SOUTHARD, New London.

General Ticket Agent, M. R. MORAN, New London.

General Freight Agent, C. F. SPAULDING, New London.

BOARD OF DIRECTORS.

CHARLES OSGOOD, Norwich.

WILLIAM W. BILLINGS, New London.

WILLIAM H. BARNES, New London.

BENJAMIN STARK, New London.

AUGUSTUS BRANDZGEE, New London.

ROBERT COIT, New London.

JONATHAN N. HARRIS, New London.

THOMAS RAMSDELL, Windham.

WILLIAM H. HILL, Boston, Mass.

WILLIAM ALLEN BUTLER, New York.

JAMES A. RUMRILL, Springfield, Mass.

Attest, CHARLES OSGOOD, *President*.

Attest, ROBERT COIT, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF NEW LONDON, } NEW LONDON, Nov. 13, 1880.

Then personally appeared Charles Osgood, President, and Robert Coit, Treasurer, of the New London Northern Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JUSTUS A. SOUTHARD,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW LONDON NORTHERN R. R. CO.,

New London.

NEW YORK & NEW ENGLAND RAILROAD.

Return of the New York & New England Railroad Company, for the year ending September 30, 1880.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$893,516.51
From freight transportation,	-	-	-	1,250,526.93
From United States mails,	-	-	-	25,755.72
From express,	-	-	-	61,279.16
From rents,	-	-	-	35,203.94
From other sources,	-	-	-	58,658.26
Total gross earnings,	-	-	-	\$2,324,940.52

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$172,718.05
For repairs of bridges,	-	-	-	34,765.76
For repairs of fences,	-	-	-	22,930.08
For repairs of buildings and fixtures,	-	-	-	39,888.82
For repairs of locomotives,	-	-	-	89,912.29
For repairs of cars,	-	-	-	86,449.18
For salaries and labor not included above,	-	-	-	516,572.23
For fuel for locomotives and cars,—				
40,625 tons of coal,	\$220,316.02			
384 cords of wood,	1,192.32			
				221,508.34
For fuel for stations and shops,—2,235 tons coal,	-	-	-	11,288.00
For oil and waste,	-	-	-	11,385.42
For damages, losses, and gratuities,—				
To persons,	-	-	-	\$4,282.28
To property,	-	-	-	19,874.71
				24,156.99
For insurance,	-	-	-	7,979.24

For rents of Norwich & Worcester Railroad,	-	\$14,290.90
Rhode Island & Mass. Railroad,	-	16,958.50
Rockville Railroad,	-	6,100.00
Pawtuxet Valley Railroad,	-	4,793.95
Connecticut Central Railroad,	-	4,916.64
For freight car mileage,	-	33,060.90
For legal expense,	-	24,034.60
For telegraph expense,	-	13,113.78
For stationery and printing,	-	20,420.22
For outside agents,	-	11,661.73
For renewal rails,	-	64,281.79
For renewal ties,	-	51,114.04
For water supply,	-	10,669.03
For passenger train supplies,	-	8,483.81
For freight train supplies,	-	6,144.08
For passenger car mileage,	-	2,938.87
For station supplies,	-	9,637.49
Miscellaneous,	-	57,840.61
Total operating expenses,	-	<u>\$1,600,015.34</u>
Net earnings,	-	<u>\$724,925.18</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	\$68,904.42
Bills and accounts receivable at date of last report,	-	208,929.12
From gross earnings, as stated,	-	2,324,940.52
From first mortgage bonds sold,	-	1,760,000.00
From notes and accounts payable, including balance due State of Massachusetts for South Boston Flats, and sundry railroad balances,	-	1,605,808.63
From premium on bonds sold,	-	39,376.49
Total,	-	<u>\$6,007,959.18</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	\$1,600,015.34
For taxes,	-	54,844.43
For interest,	-	379,721.62
For underlying liens, H., P. & Fishkill Railroad,	-	20,360.45

For equipment,	-	-	-	-	\$507,895.57
For construction,	-	-	-	-	2,884,477.02
For supplies,	-	-	-	-	197,737.46
Bills and accounts receivable this date,	-	-	-	-	251,827.60
Cash on hand to balance,	-	-	-	-	111,079.69
Total,	-	-	-	-	<u>\$6,007,959.18</u>

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Cost of road, equipment, and property,	-	\$29,027,025.69
[The value of equipment is estimated at \$1,616,- 305.57, which amount is included in the \$29,- 027,025.69.]		
Cash and cash assets:		
Cash,	-	\$111,079.69
Materials,	-	302,901.55
Due from agents and companies,	251,827.60	
		<u>665,808.84</u>
Total,	-	<u>\$29,692,834.53</u>

Liabilities.

Capital stock,	-	\$20,000,000.00
First mortgage bonds,	-	6,468,000.00
Mortgage note,	-	125,000.00
Notes payable,	-	340,452.48
Balance due corporations and individuals,	-	661,856.50
Interest unpaid,	-	3,022.62
Profit and loss,	-	732,970.93
Balance due State of Mass. for South Boston Flats,	1,061,532.00	
Note to Boston & Albany R. R. Co., for South Boston Flats,	-	300,000.00
Total,	-	<u>\$29,692,834.53</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$20,000,000.00
Capital stock authorized by vote of company,	-	20,000,000.00
Capital stock issued, viz.:		
71,460 full shares of \$100 each,	-	7,146,000.00
128,540 Berdell bonds of \$100 each,	-	12,854,000.00
[The capital stock is fixed by the terms of the Berdell mortgage, \$20,000,000 being the amount of Burdell bonds outstanding.]		
Stock issued for bonds,	-	7,146,000.00
Amount of stock held in Connecticut, not including Berdell bonds,		
	-	31,800.00
Number of stockholders residing in Connecticut,	-	9
Whole number of stockholders, not including Ber- dell bondholders,		
	-	599

BONDS OR FUNDED DEBT.

First mortgage, due January 1, 1905; rate of interest,		
7 per cent.,	-	\$5,718,000.00
First mortgage, due Jan. 1, 1905; rate of interest,		
6 per cent.	-	750,000.00
Interest paid to July 1, 1880.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Boston, Mass., to Putnam, Conn.,
1855; from Putnam, Conn., to Williman-
tic, Conn., 1872; from Willimantic,
Conn., to Hartford, Conn., 1849; from
Hartford, Conn., to Bristol, Conn., 1850;
from Bristol, Conn., to Waterbury, Conn.;
1855; from East Thompson, Conn., to
Southbridge, Mass., 1867; from Provi-
dence, R. I. to Willimantic, Conn., 1854;
from Brookline, Conn., to Woonsocket,
R. I., 1863.

Length of line from Boston to Waterbury,	-	149.66m.
Same in Connecticut,	-	129.84m.

Length of line from Providence to Willimantic, -	58.50m.
Same in Connecticut, - - - -	32.15m.
Length of branches from—	
Brookline to Woonsocket, - - -	33.75m.
Franklin to Valley Falls, - - -	13.60m.
Islington to Dedham, - - -	2.00m.
Charles River to Ridge Hill, - -	1.64m.
Dorrance St., Providence, - - -	.82m.
Vernon to Rockville, - - -	4.40m.
Same in Connecticut, - - -	4.40m.
East Thompson to Southbridge, - -	17.50m.
Same in Connecticut, - - -	5.00m.
Springfield to Hartford, - - -	27.45m.
Same in Connecticut, - - -	20.25m.
Melrose to Rockville, - - -	6.80m.
Same in Connecticut, - - -	6.80m.
Length of all branches, - - - -	107.96m.
Same in Connecticut, - - - -	36.45m.
Length of road (main line and branches) owned by the company, - - - -	316.12m.
Same in Connecticut, - - - -	161.89m.
Length of double track road (in main line), -	18.02m.
Length of sidings, or other tracks not included above, - - - -	62.78m.
Same in Connecticut, - - - -	25.60m.
Length of track of road, including branches and sidings, in single track miles, - - -	396.92m.
Same in Connecticut, - - - -	191.89m.
Length of track laid with steel rails (weight per yard 60 lbs.), - - - -	125.46m.
Same in Connecticut, - - - -	65.57m.
Weight per yard of iron rails in main line, 60 lbs., in branches, 56 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 2,479 ⁷⁷⁶ / ₂₂₄₀ , weight per yard, 60 lbs., cost, \$64,281.79), - - -	29.61
Same in Connecticut, - - - -	17.09
Number of new ties put in track during the year (cost, \$51,114.04), - - - -	144,325
Same in Connecticut, - - - -	70,023
Aggregate length of wooden bridges, in feet, -	18,348
Same in Connecticut, - - - -	10,083

Number of spans of 25 feet or over,	-	-	126
Same in Connecticut,	-	-	61
Aggregate length of iron bridges, in feet,	-	-	419
Same in Connecticut,	-	-	141
Number of spans 25 feet or over,	-	-	8
Same in Connecticut,	-	-	3
Aggregate of stone arch bridges, in feet,	-	-	926
Same in Connecticut,	-	-	384.5
Number of highway crossings over the track,	-	-	76
Same in Connecticut,	-	-	21
Number of highway crossings under the track,	-	-	57
Same in Connecticut,	-	-	24
Number of highway crossings at grade,	-	-	313
Same in Connecticut,	-	-	186
Number of highway crossings at grade, with gates,	-	-	8
Same in Connecticut,	-	-	1
Number of highway crossings at grade with flag-			
men,	-	-	36
Same in Connecticut,	-	-	12
Number of railroads crossed at grade, and names			
of each,	-	-	6
Same in Connecticut,	-	-	3

New London Northern R. R., at Willimantic; New York, New Haven & Hartford R. R., at Hartford; New Haven & Northampton R. R., at Plainville; main line also crosses Norwich & Worcester division at Webster and Plainfield, and by switch at Putnam.

Name, termini, and length of each road operated by this company under lease or contract,—		
Norwich & Worcester R. R.,	-	66.4
Same in Connecticut,	-	49
Rhode Island & Mass. R. R.,	-	13.6
Rockville R. R.,	-	4.4
Same in Connecticut,	-	4.4
Connecticut Central R. R., and Melrose branch,	-	34.25
Same in Connecticut,	-	27.05
Length of all roads operated by this company, not including Norwich & Worcester R. R.,	-	316.12

Same in Connecticut, - - - -	166.29
Number of stations on main line, not including Norwich & Worcester R. R. - - -	100
Same in Connecticut, - - - -	51
Number of stations on branches, not including Norwich & Worcester R. R., - - -	23
Same in Connecticut, - - - -	13
Number of stations on leased lines, not including Norwich & Worcester R. R., - - -	24
Same in Connecticut, - - - -	11

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	77
Average weight of same, including tender, water, and fuel, - - - -	52½ tons.
Number of switching engines, - - - -	10
Number of passenger cars, - - - -	117
Number of baggage and mail cars, - - - -	30
Number of merchandise cars, - - - -	1,588
Number of coal, gravel, and other cars, - - - -	272
Number of locomotives equipped with train brakes, - - - -	40
Number of cars equipped with train brakes, - - - -	131
Name of brake, - - - - Westinghouse and Vacuum.	
Number of passenger train cars with patent platform, buffer, and coupler, - - - -	120
Name of patent, - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers, - - - -	.0263
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, - - - -	.0088
Average rate of fare per mile from all passengers, - - - -	.0212
Total number of passengers carried, - - - -	3,121,057
Passenger mileage, or passengers carried one mile, - - - -	41,762.072
Miles run by passenger trains, - - - -	999,845
Miles run by freight trains, - - - -	576,132
Miles run by all other trains, - - - -	326,136
Total miles run, - - - -	1,902,113
Total number of tons of freight carried, - - - -	968,549

Freight mileage, or tons carried one mile, - -	43,678,700
Average rate of freight per ton per mile, - -	.0286
Number of men employed in operating road, including officers (average No.), - - -	1,870

ACCIDENTS.

In Connecticut.

1879.

Nov. 13. John Keefe, employé, killed while switching cars at New Britain station.

1880.

Jan. 28. John Kilray, trespasser, walking on track near Hartford station, struck by train, and killed.

Feb. 23. Robert Hazel, employé, killed while coupling cars near Waterbury station.

March 3. Michael Jordan, employé, foot crushed by hand car, thrown from track by train backing up to station at Talcottville.

March 22. Edwin L. Beals, brakeman, fell from train near Willimantic station, was run over and killed.

July 2. W. O. Lee, employé, fell from top of freight train in motion near Putnam station, run over and killed.

July 14. John Hussey, employé, fell from top of freight train near Hazardville station, and fatally injured.

July 17. Rufus Crowe, employé, fell from top of freight train in motion near Willimantic station, and killed.

July 26. Thomas Gorey, employé, struck by bridge near Willimantic station, and killed.

Aug. 13. Francis Way, engineer, jumped from engine on account of collision near North Windham station, and was instantly killed.

Aug. 16. John Burke, employé, leg broken near Oneeco station, by car door falling upon him.

Aug. 23. James Wright, brakeman, struck by bridge near Abington station, and killed.

Aug. 30. C. H. Minor, employé, foot slightly crushed between two cars near Bolton station.

Sept. 7. The body of James Gillian found on track near Buckland station, on morning of September 8th, having been run over by several trains during the night.

OFFICERS.

President, WILLIAM T. HART, Boston.

Vice-President, JAMES H. WILSON, Boston.

Secretary, JAMES W. PERKINS, Boston.

Treasurer, GEORGE B. PHIPPEN, Boston.

Superintendents, O. M. SHEPARD, (Acting Supt.), Boston.

J. T. McMANUS, Hartford, Conn.

L. W. PALMER, Providence, R. I.

General Ticket Agent, A. C. KENDALL, Boston.

General Freight Agent, GEORGE H. WILLIAMS, Boston.

BOARD OF DIRECTORS.

JOSEPH K. BAKER, Dennis, Mass.

LEGRAND B. CANNON, New York.

SAMUEL A. CARLTON, Boston, Mass.

GEORGE P. CARTER, Cambridge, Mass.

JOHN GOLDTHWAIT, Boston, Mass.

R. SUYDAM GRANT, New York.

WILLIAM T. HART, Boston, Mass.

HARRISON HARWOOD, Natick, Mass.

JAMES STURGIS, Boston, Mass.

FREDERICK J. KINGSBURY, Waterbury, Conn.

JESSE METCALF, Providence, R. I.

GEORGE S. MOULTON, Windham, Conn.

THOMAS NICKERSON, Boston, Mass.

GORHAM P. POMEROY, Providence, R. I.

JAMES H. WILSON, Boston, Mass.

Attest, WILLIAM T. HART, *President*.

Attest, GEO. B. PHIPPEN, *Treasurer*.

STATE OF MASSACHUSETTS, }
COUNTY OF SUCFOLK, }

BOSTON, Nov. 16, 1880.

Then personally appeared William T. Hart, President, and George B. Phippen, Treasurer, of the New York & New England Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK & NEW ENGLAND RAILROAD COMPANY,
Boston, Mass.

NEW YORK, NEW HAVEN, & HARTFORD RAIL-ROAD.

*Return of the New York, New Haven & Hartford Railroad Company,
for the year ending September 30, 1880*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	\$2,337,506.77
From freight transportation,	-	-	- 1,651,168.70
From United States mails,	-	-	- 103,775.29
From express,	-	-	- 167,381.60
From rents,	-	-	- 65,896.96
From extra baggage,	-	-	- 10,058.70
From interest,	-	-	- 24,344.83
Total gross earnings,	-	-	\$4,360,132.85

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	- \$214,264.47
For repairs of bridges,	-	-	- 20,294.91
For repairs of fences,	-	-	- 4,247.93
For repairs of buildings and fixtures,	-	-	- 70,270.03
For repairs of locomotives,	-	-	- 91,442.86
For repairs of cars,	-	-	- 315,344.83
For repairs of machinery and tools,	-	-	- 10,068.02
For salaries and labor not included above,	-	-	- 761,896.72
For fuel for locomotives and cars,—			
56,498 tons of coal,	\$242,523.25		
511 cords of wood,	1,942.55		
			244,465.80
For fuel for stations and shops, 920 tons of coal,	-		- 5,620.00
For oil and waste,	-	-	- 33,970.98

1881.] NEW YORK, NEW HAVEN & HARTFORD RAILROAD. 103

For damages, losses, and gratuities,—			
to persons,	\$13,738.28		
to property,	3,012.22	\$16,750.50	
For insurance, - - -	- -	4,692.50	
Amount paid Harlem R. R. for their share of receipts, and not included in earnings of this Company, -	\$239,107.00		
Amount paid for rent of Shore Line Railway, and deducted from the receipts of that road, operated as the Shore Line Division of this Company, as shown by report of Shore Line Railway to the Railroad Commissioners, - - -	100,000.00		
Amount paid for rent of Harlem River and Port Chester R. R., and charged to interest paid, - -	130,000.00		
Amount paid Boston & New York Air Line R. R. Co., over and above the earnings of that Company, as per contract, - - -	125,715.36		
Freight car service, - - -	- -	48,410.10	
Water stations, - - -	- -	13,509.73	
Station labor and expenses, - -	- -	187,391.68	
Office expenses, - - -	- -	3,935.02	
Contingent expenses, - - -	- -	5,925.26	
Advertising, - - -	- -	6,055.81	
Printing and stationery, - - -	- -	15,991.23	
Rent of Grand Central Depot and grounds connected therewith, \$148,281.63; rent of other depots and grounds, \$22,946.69, - - -	- -	171,228.32	
Legal expenses, - - -	- -	11,137.01	
Barge expenses, - - -	- -	76,915.67	
Dock expenses, - - -	- -	71,570.26	
Horse haulage, - - -	- -	31,487.75	
Total operating expenses, - -	- -	\$2,436,887.39	
Net earnings, - - -	- -	\$1,923,245.46	

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, -	-	-	\$526,337.61
Bills and accounts receivable at date of last report,	1,106,138.74		
From gross earnings, as stated, -	-	-	4,360,132.85
From decrease Shore Line Dr. balance, -	-	-	54,486.45
From increase in accounts payable, -	-	-	71,713.96
Total, -	-	-	\$6,118,809.61

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	-	\$2,436,887.39
For taxes, -	-	-	228,259.88
For interest, -	-	-	130,000.00
For dividends (number 2, rate per cent., 5),	-	-	1,550,000.00
Dates when paid, January 1 and July 1.			
For increase in materials, -	-	-	78,697.08
Bills and accounts receivable this date, -	-	-	1,152,535.44
Cash on hand to balance, -	-	-	542,429.82
Total, -	-	-	\$6,118,809.61

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Construction account, -	-	-	\$12,889,584.40
Equipment, -	-	-	2,154,454.71
Real estate, -	-	-	560,274.67
Docks and wharves, -	-	-	128,688.31
Materials and supplies on hand, -	-	-	425,296.50
Materials and supplies on hand, Shore Line Div., -	-	-	23,835.61
Dr. balance, Shore Line Div., -	-	-	99,614.54
Due from agents, -	-	-	163,286.17
Due from connecting roads, -	-	-	60,194.60
Advances to H. River & Portchester R. R., -	-	-	530,468.21
Loans and bills receivable, -	-	-	398,586.46
Cash, -	-	-	542,429.82
Total, -	-	-	\$17,976,714.00

Liabilities.

Capital stock,	-	-	-	-	\$15,500,000.00
Bills payable,	-	-	-	-	3,000.00
Accounts payable,	-	-	-	-	328,431.14
Contingent account,	-	-	-	-	169,261.30
Profit and loss,	-	-	-	-	1,976,021.56
Total,	-	-	-	-	\$17,976,714.00

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this Company,	-	\$2,000,000.00
-----------------------------------	---	----------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$15,500,000.00
Capital stock authorized by vote of Company,	-	15,500,000.00
Capital stock issued, viz.:		
155,000 full shares of \$100 each,	-	15,500,000.00
Stock issued for stock of New York & New Haven		
and Hartford & New Haven R. R.,	-	15,500,000.00
Amount of stock held in Connecticut,	-	6,603,100.00
Number of stockholders residing in Connecticut,	-	1,785
Whole number of stockholders,	-	3,124

BONDS OR FUNDED DEBT.

First mortgage, due 1903; rate of interest, 6 per cent.

Interest paid to October 1, 1880.

Harlem River & Port Chester R. R.:

1st mortgage bonds, 6 per cent.,	-	1,000,000.00
1st mortgage bonds, 7 per cent.,	-	1,000,000.00
Principal and interest guaranteed by the N. Y.,		
N. H. & H. R. R. Co.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Hartford, Dec. 14, 1839; Hart-

ford to Springfield, Dec. 9, 1844; New York to New Haven, Dec. 27, 1848; Middletown Railroad, March, 1850; New Britain Railroad, Jan., 1865; Suffield Branch, Nov., 1870; Middletown and New Britain Railroads were merged with Hartford & New Haven Railroad August 19, 1866, and the whole road was opened as the N. Y., N. H. & H. R. R. October 1, 1872.

Length of main line from Harlem Junction to Springfield, Mass.,	-	-	-	-	123.20m.
Same in Connecticut,	-	-	-	-	103.28m.
Length of branches and names:					
From Berlin to New Britain,	-	-	-	-	3.00m.
From Berlin to Middletown,	-	-	-	-	10.00m.
From Windsor Locks to Suffield,	-	-	-	-	4.50m.
Length of all branches, all in Connecticut,	-	-	-	-	17.50m.
Length of road (main line and branches) owned by the Company,	-	-	-	-	140.70m.
Same in Connecticut,	-	-	-	-	120.78m.
Length of double track road in main line,	-	-	-	-	123.20m.
Same in Connecticut,	-	-	-	-	103.28m.
Length of sidings, or other tracks not included above,	-	-	-	-	61.53m.
Same in Connecticut,	-	-	-	-	53.85m.
Length of track of road, including branches and sidings, in single track miles,	-	-	-	-	325.43m.
Same in Connecticut,	-	-	-	-	277.91m.
Length of track laid with steel rails,	-	-	-	-	246.64m.
Same in Connecticut,	-	-	-	-	199.21m.
Miles of track laid with steel rails during the year (No. of tons, 172; weight per yard, 60 lbs.; cost, \$52. per ton),	-	-	-	-	1.85m.
Same in Connecticut,	-	-	-	-	1.67m.
Number of new ties put in track during the year (cost, \$54,756.10),	-	-	-	-	128,546
Same in Connecticut,	-	-	-	-	103,527
Aggregate length of wooden bridges, in feet,	-	-	-	-	5,171
Same in Connecticut,	-	-	-	-	4,951
Number of spans of 25 feet or over,	-	-	-	-	18
Same in Connecticut,	-	-	-	-	13
Aggregate length of iron bridges in feet,	-	-	-	-	3,957
Same in Connecticut,	-	-	-	-	3,908

1881.] NEW YORK, NEW HAVEN & HARTFORD RAILROAD. 107

Number of spans of 25 feet or over,	.	-	41
Same in Connecticut,	-	-	40
Aggregate length of stone arch bridges, in feet,	-	-	2,586
Same in Connecticut,	-	-	2,226
Number of highway crossings over the track,	-	-	52
Same in Connecticut,	-	-	42
Number of highway crossings under the track,	-	-	20
Same in Connecticut,	-	-	15
Number of highway crossings at grade,	-	-	216
Same in Connecticut,	-	-	175
Number of highway crossings at grade with gates,	-	-	19
Same in Connecticut,	-	-	19
Number of highway crossings at grade with flagmen,	-	-	17
Same in Connecticut,	-	-	13
Number of railroads crossed at grade, and names of each, all in Connecticut,	-	-	4

Housatonic Railroad, Shore Line Railway, New Canaan Railroad, and New York & New England Railroad.

Name, termini, and length of each road operated by this Company under lease or contract:

Shore Line Railway, New Haven to N. London,	50.00m.
Same in Connecticut,	50.00m.
Harlem River & Port Chester, Harlem River to New Rochelle,	11.80m.
Length of all roads operated by this Company,	202.50m.
Same in Connecticut,	170.78m.
Number of stations on main line,	48
Same in Connecticut,	35
Number of stations on branches,	10
Same in Connecticut,	10
Number of stations on leased lines,	28
Same in Connecticut,	20

EQUIPMENT.

Number of locomotives (not including switching engines),	86
Average weight of same, including tender, water, and fuel,	54 tons.
Number of switching engines,	11

Number of passenger cars, - - -	204
Number of baggage and mail cars, - - -	60
Number of merchandise cars, - - -	1,402
Number of coal, gravel, and other cars, - - -	285
Number of locomotives equipped with train brakes,	62
Number of cars equipped with train brakes, -	261
Name of brake, - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - -	261
Name of patent, - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season- ticket passengers, - - - -	.0265
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	.0054
Average rate of fare per mile for all passengers, -	.0202
Total number of passengers carried, - -	4,600,507
Passenger mileage, or passengers carried one mile,	125,300,345
Miles run by passenger trains, - - -	1,441,628
Miles run by freight trains, - - -	949,853
Miles run by all other trains, - - -	71,351
Total miles run, - - - -	2,462,832
Total number of tons of freight carried, - -	1,348,687
Freight mileage, or tons carried one mile, - -	78,372,806
Average rate of freight per ton per mile, - -	.0233
Number of men employed in operating road, in- cluding officers, - - - -	2,270

ACCIDENTS IN CONNECTICUT.

1879.

Oct. 2. An unknown boy, playing on track about two miles west of Fairfield, was struck and killed by 8.35 A.M. extra freight train from Harlem River.

Oct. 11. Walter Welch, section-man, stepped in front of a moving train and was killed at Berlin.

Oct. 14. Daniel Myers, brakeman, had one finger smashed at Meriden.

Oct. 14. Edward Murray was killed at Wallingford by train 32 this P.M. Jury rendered verdict of accidental death.

Oct. 16. Bartholomew Wheeler was killed by milk train from New Haven.

Nov. 11. J. McGrath, brakeman, was struck by draw-bridge signal, east of South Norwalk, and seriously injured.

Nov. 13. H. C. Collins, brakeman in switch-gang, had left hand injured, coupling.

Nov. 15. J. A. Post was killed while walking on track near Southport, by day freight from New York.

Nov. 15. David Taylor, brakeman, was injured about chest and legs at Belle Dock, New Haven.

Nov. 10. An unknown man jumped from train 12, about two miles south of Wallingford, and had one arm broken and was otherwise injured.

Nov. 20. Unknown man jumped from train No. 2, at Warehouse Point; not heard from since.

Nov. 22. J. E. Bailey, brakeman, at Hartford, had one hand injured coupling cars.

Nov. 22. P. Murray, brakeman, had shoulder and chest injured, coupling cars at Hartford.

Nov. 28. Charles Wolcott, brakeman, had hand injured, coupling cars at Meriden.

Dec. 6. H. Benham, brakeman train 12, slipped from a box-car at Thompsonville, and sprained his wrist.

Dec. 18. Dayton Hawley was killed by train 32, at Wallingford. He was watching down train, and stood so near edge of platform that the bunter hit him.

Dec. 19. Capt. L. McKerson, walking on track near West Haven pile bridge, was killed by fast express from New Haven.

Dec. 20. W. Peck, brakeman in yard at Meriden, lost two fingers, coupling.

1880.

Jan. 8. The 7.38 A.M. train from South Norwalk struck a covered wagon driven by Mr. Dunning's coachman, and killed Mr. J. P. Richards and injured the coachman. The wagon was driven in front of train at first crossing east of Stamford.

Jan. 19. John Bartram, standing on track near South Norwalk, was killed by 6.30 A.M. train from New Haven.

Feb. 9. James Gelleck, walking on the track at Bridgeport, was severely injured by 2.20 P.M. train from New York, while switching cars.

Feb. 10. W. H. Castigan, while stealing a ride on Washington express, fell from train and was killed, near Meriden.

Feb. 17. John Wiley was killed by train 33, just north of Hartford. He was deaf.

March 1. A. A. Barnes, agent at East Berlin, had his foot injured by freight train.

March 2. The 6.35 A.M. train from Stamford to New Haven struck a wagon containing two men, near Milford. Neither of them was injured.

March 10. Dennis Graham fell from the 1.15 P. M. train from New Haven when near South Norwalk, and injured his shoulder.

March 16. An unknown man was killed by train 34 when about ninety rods south of New Britain.

March 22. Lewis Lindsley was knocked down the bank about half a mile north of New Haven, by train 31, and slightly injured.

March 23. Mary Clancy was knocked down on Asylum street crossing, Hartford, by train 34. Not seriously injured.

March 27. E. Potter, brakeman on train 12, had his thumb smashed coupling cars at Thompsonville.

April 6. F. E. Dickerman, conductor, O. H. Bradford, engineer, J. Martin, baggage-master, and H. B. Smith, express-messenger, were slightly injured by train 2 being thrown from track.

April 7. John Stannis, eighty-six years old, fell against a car on extra freight train at Meriden, and was killed.

April 12. Barney Costello, brakeman, had his finger injured coupling cars at Berlin.

April 14. An unknown boy, attempting to steal a ride on caboose while being backed into yard at New Haven, fell and was killed.

April 29. An unknown man was killed near junction of New Canaan Railroad by 7.15 A.M. train from New Haven.

May 8. H. Burrizisker was killed at Meriden by train 13, while walking on track.

May 15. L. D. Porter, brakeman on train 31, had his hand injured at New Haven, coupling cars.

May 19. J. Hill, struck by train 27, just south of Meriden, and slightly injured. Drunk.

May 25. J. Hunitt, brakeman, thumb injured, coupling at New Britain.

June 2. H. Timmins, brakeman, had his hand injured coupling cars at Middletown.

June 9. An unknown boy, playing on track near South Norwalk, had his arm broken by train 9 from New York.

June 15. Henry R. Maloney, stealing a ride on 6.05 P.M. train from Harlem River, jumped from train near West Stratford, and was killed.

June 18. Thos. Killian, foreman of section, was found dead between the tracks near Fairfield crossing, supposed to have been killed by some train.

June 21. Henry Leavett, brakeman, was knocked from train by Howard avenue bridge, New Haven, and killed.

June 22. F. J. Wilkes, brakeman, had one finger, smashed pulling pin, at Wallingford.

June 26. F. H. Forman, employee, while coupling cars at Meriden, had his foot injured.

July 7. An unknown man was struck and killed by train 31 from New York, near Cos Cob.

July 17. John Daily was slightly injured at Chapel street crossing, New Haven.

July 31. Wm. McQueeney, brakeman, lost a finger coupling cars at Bridgeport.

Aug. 2. John Carroll, section-man, was slightly injured by jumping from noon express, at Hartford.

Aug. 6. A. L. Mitchell lost part of thumb coupling cars at Hartford.

Aug. 13. J. Brady, brakeman, was struck by overhead bridge at New Haven; cut, and slightly injured.

Aug. 14. Mrs. Lally, an old lady, was struck and slightly injured by 3.45 P.M. train from New Haven, near East Bridgeport.

Aug. 20. W. Tucker, brakeman, injured at Thompsonville while getting from top of car.

Aug. 23. Mrs. C. Parden was killed by train 35, about one mile north of Wallingford.

Aug. 30. The 11.40 P.M. train from New Haven ran over and killed an unknown man, who was lying on track, about one mile west of Bridgeport.

Aug. 30. D. Flannery, section man, New Britain, had his left leg cut off by moving switch train.

Sept. 4. J. Cronin, while lying on track, was killed by switch engine, near Grand street, New Haven.

Sept. 6. Julia Raymond, while driving across the track east of South Norwalk draw-bridge, was killed by 6.35 A.M. train from Stamford.

Sept. 13. A. F. Carney, brakeman, was slightly injured by falling from moving stock car.

Sept. 21. J. McArdle jumped from train 22, half a mile north of Thompsonville, and was seriously injured.

OFFICERS.

President, GEO. H. WATROUS, New Haven, Conn.

Vice-President, E. M. REED, New Haven, Conn.

Secretary, E. I. SANFORD, New Haven, Conn.

Treasurer, W. L. SQUIRE, New York.

Superintendent N. Y. Div'n, J. T. MOODY, New York.

Superintendent Hartford Div'n, C. S. DAVIDSON, Hartford, Conn.

Chief Clerk, E. C. ROBINSON, New York.

General Ticket Agent, C. T. HEMPSTEAD, New York.

General Freight Agent, CHAS. ROCKWELL, New Haven, Conn.

BOARD OF DIRECTORS.

G. H. WATROUS, New Haven, Conn.
 E. M. REED, New Haven, Conn.
 W. D. BISHOP, Bridgeport, Conn.
 W. G. HUNT, New York.
 G. N. MILLER, New York.
 C. W. CHAPIN, Springfield, Mass.
 A. R. VAN NEST, New York.
 H. C. ROBINSON, Hartford, Conn.
 E. H. TROWBRIDGE, New Haven, Conn.
 N. WHEELER, Bridgeport, Conn.
 C. M. POND, Hartford, Conn.
 AUG. SCHELL, New York.
 W. H. VANDERBILT, New York.

Attest, GEO. H. WATROUS, *President*.
 Attest, W. L. SQUIRE, *Treasurer*.

STATE OF NEW YORK, }
 COUNTY OF NEW YORK. } NEW YORK, Nov. 3, 1880.

Then personally appeared Geo. H. Watrous, President, and W. L. Squire, Treasurer, of the N. Y., N. H. & H. R. R. Co., and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. C. ROBINSON,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD
 COMPANY,
 GRAND CENTRAL DEPOT,
 Fourth Avenue and Forty-second street, New York City.

NEW YORK, PROVIDENCE & BOSTON RAILROAD.

*Return of the New York, Providence & Boston Railroad Company,
for the year ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$419,300.41
From freight transportation,	-	-	-	318,775.20
From United States mails,	-	-	-	16,140.27
From express,	-	-	-	25,669.53
From rents,	-	-	-	7,287.99
From gas manufacturing,	-	-	-	1,646.25
From ferry saloon,	-	-	-	360.00
From hoisting engine,	-	-	-	475.31
From Noank telegraph station,	-	-	-	26.00
From dividends Prov. & Ston. S. S. Co.,	-	-	-	64,392.00
Total gross earnings,	-	-	-	\$854,072.96

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$70,220.10
For repairs of bridges,	-	-	6,087.97
For repairs of fences,	-	-	2,969.49
For repairs of buildings and fixtures,	-	-	9,813.88
For repairs of locomotives,	-	-	16,739.72
For repairs of cars,	-	-	28,066.19
For repairs of machinery and tools,	-	-	1,172.36
For salaries and labor not included above,	-	-	180,170.20
For fuel for locomotives and cars,—			
11,233 tons of coal,	-	-	56,165.10
For illuminating,	-	-	2,518.49
For oil and waste,	-	-	6,087.63
For damages, losses, and gratuities,—			
to persons,	\$5,346.93		
to property,	210.50		5,557.43

1881.] NEW YORK, PROVIDENCE & BOSTON RAILROAD. 115

For Richmond switch accident, - - -	\$105.40
For insurance, - - -	2,493.33
For removing ice and snow, - - -	262.40
For ferry, - - -	22,245.13
For wharf at New London, - - -	36.84
For wool packing, - - -	505.99
For general expenses, - - -	11,746.95
For stationery and printing, - - -	6,386.64
For advertising, - - -	5,271.02
For car service, - - -	572.33
Total operating expenses, - - -	<u>\$435,194.59</u>
Net earnings, - - -	<u>\$418,878.37</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - -	47,441.79
Bills and accounts receivable at date of last report, - - -	2,761.89
From gross earnings as stated, - - -	854,072.96
Pawtuxet Valley R. R. account not settled,—	
passenger, 20,810.82	
freight, 18,295.53	39,106.35
Bills payable, - - -	151,000.00
Total, - - -	<u>\$1,094,382.99</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	435,194.59
For taxes, - - -	26,800.22
For interest, - - -	79,037.47
For dividends (number four, rate per cent., 8), -	240,000.00
Date when paid, Nov. 10, Feb., May, August.	
For harbor junction (pier, etc.), - -	48,543.43
For new engines,— “Groton” and “Pequot,” -	17,220.54
For new hand cars, - - \$27.32	
For new freight cars, - - 11,715.46	
For new baggage cars, - - 876.81	12,619.59
For dredging, - - -	<u>360.93</u>

For dredge re-building, - - - -		\$5,304.91
Improvements,—		
Stonington, - - -	\$1,334.24	
Auburn, - - -	1,097.14	
Groton dock and ferry, -	3,992.07	
New London dock and ferry,	747.46	
Saw-mill, - - -	305.14	
R. I. Central R. R., construction		
account, - - -	6,556.28	14,032.33
Extension road bonds paid, - - -		50,000.00
Warwick R. R. purchase, - - -		45,000.00
Profit and loss, Warwick R. R., old account, -		2,655.96
Stock in Pawtuxet Valley R. R., - - -		7,000.00
Pawtuxet Valley R. R. Co., -	\$18,015.91	
Pontiac branch road, -	3,414.79	
Bills and accounts receivable this date,		
Pawtuxet Valley Branch, J. and A.,	23,952.84	45,383.54
Cash on hand to balance,—		
M. Morgan's Sons, - - -	\$33,968.75	
Cash in Stonington, - - -	31,260.73	65,229.48
Total, - - -		\$1,094,382.99

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS, SEPTEMBER 30, 1880.

Assets.

Construction account, - - - -	\$1,487,783.54
Dredging machine, - - - -	16,087.46
Real estate at Groton, - - - -	10,000.00
Improvements at Stonington, - - -	94,289.10
Extension road—Stonington to New London, -	440,686.34
R. I. Central road,—Auburn to Oakland Beach,	45,000.00
R. I. Central road,—Auburn to Oakland Beach,	
construction account, - - -	6,556.28
Stock in Providence and Stonington S. S. Co., -	804,900.00
Stock in Narragansett Pier R. R., - - -	15,000.00

1881.] NEW YORK, PROVIDENCE & BOSTON RAILROAD. 117

Stock in Wood River Branch R. R.,	-	-	\$20,000.00
Stock in Pawtuxet Valley R. R.,	-	-	7,000.00
Pawtuxet Valley R. R., joint account,	-	-	23,952.84
Pawtuxet Valley R. R. Co.,	-	-	18,015.91
Pontiac Branch R. R. Co.,	-	-	3,414.79
New York, Providence & Boston R. R.,	-	-	1,177,190.61
M. Morgan's Sons,	-	-	33,968.75
Cash in Stonington,	-	-	31,260.73
Total,	-	-	\$4,235,106.35

Liabilities.

Capital stock,	-	-	\$3,000,000.00
Bonds payable, issue, 1869,	-	-	1,000,000.00
Bills payable,	-	-	196,000.00
Pawtuxet Valley Branch R. R., J. and A., passen- gers and freight,	-	-	39,106.35
Total,	-	-	\$4,235,106.35

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$4,000,000.00
Capital stock authorized by vote of company,	-	4,000,000.00
Capital stock issued, viz.:		
30,000 full shares of \$100 each,	-	3,000,000.00
Stock issued for cash,	-	3,000,000.00
Amount of stock held in Connecticut,	-	65,500.00
Number of stockholders residing in Connecticut,		18
Whole number of stockholders,	-	597

BONDS OR FUNDED DEBT.

First mortgage, due 1899; rate of interest 7 per cent.,	-	\$1,000,000.00
Interest paid to July 1, 1880.		

DESCRIPTION OF ROAD.

Date when road or different portions thereof were
opened for use, viz.:

From Stonington, Conn., to Providence, R. I.,

November 10, 1837; from Stonington
Conn., to Groton, with ferry to New
London, December 30, 1858.

Length of main line from Groton to Providence, -	62.500m.
Same in Connecticut, - - - -	17.000m.
Length of branch R. I. Central R. R. Co. (War- wick R. R.) from Auburn to Oakland Beach,	8.875m.
Length of all branches, - - - -	8.875m.
Length of Road (main line and branches) owned by the company, - - - -	71.375m.
Same in Connecticut, - - - -	17.000m.
Length of double track road, in main line, -	50.000m.
Same in Connecticut, - - - -	5.500m.
Length of sidings, or other tracks not included above, - - - -	10.000m.
Same in Connecticut, - - - -	4.750m.
Length of track of road, including branches and sidings, in single track miles, - -	131.375m.
Same in Connecticut, - - - -	27.250m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - -	80.000m.
Same in Connecticut, - - - -	16.500m.
Weight per yard of iron rails in main line, 60 lbs., in branches, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 1,000, weight per yard, 60 lbs., \$46,250), - - - -	10.000m.
Same in Connecticut, - - - -	2.000m.
Number of new ties put in track during the year (cost, \$23,147.38), - - - -	58,699
Same in Connecticut, - - - -	4,000
Aggregate length of wooden bridges, in feet, -	2,900
Same in Connecticut, - - - -	1,448
Number of spans of 25 feet or over, - -	20
Same in Connecticut, - - - -	12
Aggregate length of stone arch bridges, in feet, -	350
Number of highway crossings over the track, -	22
Same in Connecticut, - - - -	2
Number of highway crossings under track, -	8
Same in Connecticut, - - - -	1

1881.] NEW YORK, PROVIDENCE & BOSTON RAILROAD. 119

Number of highway crossings at grade, - - -	46
Same in Connecticut, - - - -	17
Number of highway crossings at grade, with gates, - - -	10
Same in Connecticut, - - - -	1
Number of highway crossings at grade, with flagmen, - - - -	9
Same in Connecticut, - - - -	3
Name, termini, and length of each road operated by this company under lease or contract,—	
Pawtuxet Valley R. R.,—Hope to Pontiac, R. I., - - - -	5.670m.
Pontiac Branch R. R.,—Pontiac to Auburn, R. I., - - - -	4.690m.
Length of all roads operated by this company, -	81.735m.
Same in Connecticut, - - - -	17.000m.
Number of stations on main line, - - -	27
Same in Connecticut, - - - -	8
Number of stations on branches, - - -	5
Number of stations on leased lines, - - -	12

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	25
Average weight of same, including tender, water, and fuel, - - - -	50 tons
Number of switching engines, - - -	2
Number of passenger cars, - - -	31
Number of baggage and mail cars, - - -	13
Number of merchandise cars, - - -	250
Number of coal, gravel, and other cars, - - -	16
Number of locomotives equipped with train brakes, - - -	21
Number of cars equipped with train brakes (all), - - -	79
Name of brake, - - - - Westinghouse Air.	
Number of passenger train cars with patent platform, buffer, and coupler (all), - - -	79
Name of patent, - - - -	Miller.
12 steamboat train baggage crates.	
Proportion of 13 Shore Line passenger cars, $\frac{64}{232}$	
“ 7 Shore Line baggage cars, $\frac{64}{232}$	
2 ferry boats.	

Proportion of	2 Shore Line postal cars,	$\frac{64}{232}$
"	2 Shore Line baggage cars,	$\frac{64}{158}$
"	9 Steamboat train pass. cars,	$\frac{50}{94}$
"	2 " " baggage flats,	$\frac{50}{94}$

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers,	.0203
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	.007
Average rate of fare per mile from all passengers,	.0189
Total number of passengers carried,	859,843
Passenger mileage, or passengers carried one mile,	22,167,232
Miles run by passenger trains,	371,472
Miles run by freight trains,	183,599
Miles run by all other trains,	99,174
Total miles run,	654,245
Total number of tons of freight carried,	303,096
Freight mileage, or tons carried one mile,	11,290,326
Average rate of freight per ton per mile,	.0305
Number of men employed in operating road, including officers,	503

OFFICERS.

President, SAMUEL D. BABCOCK, 50 Wall street, New York.

Vice-President, DAVID S. BABCOCK, 117 West street, N. Y.

Acting Secretary, A. R. LONGLEY, JR., Stonington, Conn.

Treasurer, HENRY MORGAN, 39 William street, New York.

Superintendent, J. B. GARDINER, Providence, R. I.

Assistant Superintendent and P. A.,

GILES F. WARD, Stonington, Conn.

Chief Engineer, A. S. MATHEWS, Stonington, Conn.

General Ticket Agent and P. M.,

F. B. NOYES, Stonington, Conn.

General Freight Agent, J. L. PROUTY, Stonington, Conn.

General Freight Agent, E. F. BRADFORD, Providence, R. I.

BOARD OF DIRECTORS.

SAMUEL D. BABCOCK, 50 Wall street, New York.

HENRY MORGAN, 39 William street New York.

D. S. BABCOCK, 117 West street, New York.

GEO. M. MILLER, Drexel Building, New York,

J. BOORMAN JOHNSTON, 90 Broadway, New York.

W. F. CARY, JR., 90 Pine street, New York.

HENRY HOWARD, Coventry, R. I.

C. H. SALISBURY, Providence, R. I.

N. F. DIXON, Westerly, R. I.

JOHN A. BURNHAM, Boston, Mass.,

A. S. MATHEWS, Stonington, Conn.

Attest, S. D. BABCOCK, *President.*

Attest, J. P. DONALDSON, *Asst. Treasurer.*

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } NEW YORK, Nov. 23, 1880.

Then personally appeared Samuel D. Babcock, President, and J. P. Donaldson, Asst. Treasurer of the New York, Providence & Boston Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

WM. P. DIXON,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK, PROVIDENCE & BOSTON R. R. CO.,
Stonington, Conn.

NORWICH & WORCESTER RAILROAD.

*Return of the Norwich & Worcester Railroad Company, for the year
ending September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$181,486.15
From freight transportation,	-	-	-	506,994.68
From United States mails,	-	-	-	4,896.08
From express,	-	-	-	12,570.95
From rents,—regular, \$732.50; viaduct, \$901.62	-	-	-	1,634.12
Total gross earnings,	-	-	-	<u>\$707,581.98</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$59,559.89
For repairs of bridges,	-	-	-	6,929.11
For repairs of fences,	-	-	-	674.60
For repairs of buildings and fixtures,	-	-	-	9,207.11
For repairs of locomotives,	-	-	-	24,889.98
For repairs of cars,	-	-	-	46,769.53
For repairs of machinery and tools, if any, included in building and fixtures.				
For salaries and labor not included above,	-	-	-	145,810.00
For fuel for locomotives and cars,—				
about 8,902 tons of coal,	\$45,318.46			
about 100 cords of wood,	350.00			45,668.46
For oil and waste,	-	-	-	2,697.62
For damages, losses, and gratuities,—				
to persons,	\$1,536.01			
to property,	717.20			<u>2,253.21</u>

1881.]

NORWICH & WORCESTER RAILROAD.

123

For rent of N. L. N. R. R., -	-	-	\$36,898.08
For water and water stations, -	-	-	1,968.57
For passenger car mileage, -	-	-	3,896.34
For freight car mileage, -	-	-	3,503.41
For supplies for the several departments, -	-	-	12,441.42
For rent for depot, etc., to B. & A. R. R., -	-	-	13,024.17
Total operating expenses, -	-	-	<u>\$416,191.50</u>
Net earnings, -	-	-	<u>\$291,390.48</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, -	-	\$463,313.67
From gross earnings as stated, -	-	707,581.98
From Boat Co. dividend, -	-	16,200.00
From N. Y. & N. E. R. R. Co., -	-	14,290.90
From avails of bonds on interest, subject to check, -	-	3,895.39
From balance of bond money on hand, -	-	52,738.59
From sale of land at Worcester, -	-	26,029.00
From credits to Tunnel account at Norwich, -	-	173.78
Total, -	-	<u>\$1,284,223.31</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	\$416,191.50
For taxes, -	-	39,578.89
For interest, -	-	24,125.00
For dividends (number, 2, rate per cent., 5 each), -	-	259,780.00
Dates when paid, January and July, 1880.		
For viaduct, -	-	78,871.37
For land in Norwich, -	-	70.00
For Nor. & N. Y. Trans. Co., -	-	16,200.00
For viaduct rental, -	-	901.62
Cash on hand to balance, or profit and loss account, -	-	448,504.93
Total, -	-	<u>\$1,284,223.31</u>

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Cost of road,	-	-	-	-	\$3,276,898.23
Cost of equipment,	-	-	-	-	179,750.67
Lands at Worcester and Norwich,	-	-	-	-	3,107.08
Stock Nor. & N. Y. Trans. Co.,	-	-	-	-	270,000.00
Materials and supplies,	-	-	-	-	37,879.20
Accounts receivable,	-	-	-	-	97,396.09
Other assets,	-	-	-	-	1,350.00
Cash on hand,	-	-	-	-	63,807.89
Total,	-	-	-	-	<u>\$3,930,189.16</u>

Liabilities.

Capital stock,	-	-	-	-	\$2,604,400.00
Funded debt,	-	-	-	-	400,000.00
Accounts payable,	-	-	-	-	55,033.19
Unfunded debt or bills payable,	-	-	-	-	12,260.93
Other liabilities,	-	-	-	-	4,424.00
Profit and loss,	-	-	-	-	854,071.04
Total,	-	-	-	-	<u>\$3,930,189.16</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$3,825,000.00
Capital stock authorized by vote of Company,	-	3,825,000.00
Capital stock issued,	-	2,604,400.00
Stock issued for cash,	-	2,604,400.00
66 shares old stock, not converted into preferred stock, and on which no dividends are paid.		
Amount of stock held in Connecticut,	-	85,100.00
Number of stockholders residing in Connecticut,	-	28
Whole number of stockholders,	-	704

BONDS OR FUNDED DEBT.

First mortgage, due March 1, 1897; rate of interest,
 6 per cent., - - - - - \$400,000.00
 Interest paid to Sept. 1, 1880.

DESCRIPTION OF ROAD.

Date when road or different portions thereof, were
 opened for use, viz.:

From Norwich to Worcester, March, 1840.

Length of main line from Norwich to Worcester, 59.75m.

Same in Connecticut, - - - - - 41.25m.

Length of branches and names:

From Allyn's Point to Norwich, - - - 6.30m.

N. L. N. R. R., connection in Norwich, - .43m.

Length of all branches, all in Connecticut, - 6.73m.

Length of road (main line and branches) owned
 by the company, - - - - - 66.48m.

Same in Connecticut, - - - - - 47.98m.

Length of sidings, or other tracks not included
 above, - - - - - 14.20m.

Same in Connecticut, - - - - - 9.30m.

Length of track of road, including branches and
 sidings, in single track miles, 80.68m.

Same in Connecticut, - - - - - 57.28m.

Length of track laid with steel rails (weight per
 yard,—lbs.), all in Connecticut, - 7.90m.

Weight per yard of iron rails in main line, 56 and
 60 lbs.; in branches, same.

Miles of track laid with steel rails during the year
 (No. of tons, 100; weight per yard, 56 and
 60 lbs.), - - - - - 1.10m.

Number of new ties put in track during the year
 (cost, \$10,670.47), - - - about 31,580

Same in Connecticut, - - - - - 21,849

Aggregate length of wooden bridges, in feet, - 2,539

Same in Connecticut, - - - - - 2,373

Number of spans of 25 feet or over, - - 17

Same in Connecticut, - - - - - 13

Aggregate length of iron bridges, in feet, - 764

Same in Connecticut, - - - - - 493

Number of spans of 25 feet or over, - -	5
Same in Connecticut, - - - -	2
Aggregate length of stone arch bridges, in feet, -	514
Same in Connecticut, - - - -	400
Number of highway crossings over the track, -	6
Same in Connecticut, - - - -	4
Number of highway crossings under the track, -	6
Same in Connecticut, - - - -	2
Number of highway crossings at grade, - -	63
Same in Connecticut, - - - -	34
Number of highway crossings at grade with gates,	1
Number of highway crossings at grade with flag-	
men, - - - - -	10
Same in Connecticut, - - - -	2
Number of railroads crossed at grade, - -	4
Same in Connecticut, and names of each, -	2
N. Y. & N. E. R. R., at Plainfield and Putnam.	
Length of all roads operated by this Company, -	59.75m.
Same in Connecticut, - - - -	41.25m.
Number of stations on main line, - -	24
Same in Connecticut, - - - -	15
Number of stations on branches in Connecticut, -	1

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	18
Average weight of same, including tender, water, and fuel, - - - -	40 tons.
Number of switching engines, - - - -	2
Number of passenger cars, - - - -	11
Number of baggage and mail cars, - - - -	8
Number of merchandise cars, - - - -	256
Number of coal, gravel, and other cars, - - - -	486
Number of locomotives equipped with train brakes, -	2
Number of cars equipped with train brakes, -	4
Name of brake, - - - Lewis & Spalding's, and Smith's.	
Number of passenger train cars with patent plat-	
form, buffer, and coupler, - - - -	11
Name of patent, - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers, - - -	.03
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.009
Average rate of fare per mile from all passengers, - - -	.0258
Total number of passengers carried, - - -	400,181
Passenger mileage, or passengers carried one mile, - - -	7,025,269
Miles run by passenger trains, - - - - -	192,728
Miles run by freight trains, - - - - -	206,840
Miles run by all other trains, - - - - -	81,656
Total miles run, - - - - -	481,224
Total number of tons of freight carried, - - -	467,982
Freight mileage, or tons carried one mile, - - -	17,933,576
Number of men employed in operating road, including officers, average, - - - - -	402

ACCIDENTS IN CONNECTICUT.

1879.

Oct. 21. Widow of Joseph Leavens found dead, south of Dayville station, by train 9. Jury found that she was struck by some night train.

Dec. 22. Fred. Bates, brakeman, had leg jammed while coupling cars. Cause beyond his control.

1880.

June 19. Extra freight train struck a girl named Welch (deaf and dumb), at Thames Mill crossing in Norwich. Not seriously injured.

OFFICERS.

President, FRANCIS H. DEWEY, Worcester, Mass.

Clerk of Corporation, EDWARD T. CLAPP, Norwich, Conn.

Treasurer, GEORGE L. PERKINS, Norwich, Conn.

Superintendent, P. ST. M. ANDREWS, Norwich, Conn.

BOARD OF DIRECTORS.

FRANCIS H. DEWEY, Worcester, Mass.

JOHN F. SLATER, Norwich, Conn.

GEORGE W. GILL, Worcester, Mass.

CHARLES W. SMITH, Worcester, Mass.

EDWARD L. DAVIS, Worcester, Mass.

WM. F. WELD, Philadelphia, Penn.

W. BAYARD CUTTING, New York, N. Y.

Attest, FRANCIS H. DEWEY, *President*.Attest, G. L. PERKINS, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF NEW LONDON, } ss. NORWICH, Nov. 16, 1880.

Then personally appeared G. L. Perkins, Treasurer of the Norwich & Worcester Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

A. S. CHILDS,
Notary Public.

STATE OF MASSACHUSETTS, }
 COUNTY OF WORCESTER, } November 22, 1880.

Then personally appeared Francis H. Dewey, President of the Norwich & Worcester Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,
 JOHN C. DEWEY,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

NORWICH & WORCESTER RAILROAD COMPANY,
 Norwich, Conn.

RIDGEFIELD & NEW YORK RAILROAD.

*Return of the Ridgefield & New York Railroad Company, for the year
ending September 30, 1880.*

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Cost of grading and masonry,	-	-	-	\$136,776.84
Cost of engineering expenses,	-	-	-	15,095.09
Cost of land damages,	-	-	-	15,980.50
Cost of contingent expenses,	-	-	-	7,147.57
Total,	-	-	-	<u>175,000.00</u>

Liabilities.

Cash received from stock subscriptions,	-	-	\$160,700.00
Cash received from stock of delinquent subscribers, sold at auction, and on part-paid stock,	-	-	14,300.00
Total,	-	-	<u>\$175,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,250,000.00
Capital stock authorized by vote of company,	-	-	1,250,000.00
Capital stock issued, viz.:			
4,142 full shares of \$50 each,	-	-	207,100.00
Stock issued for cash,	-	-	160,700.00
Stock issued of delinquent subscribers, sold at auc- tion,	-	-	<u>46,400.00</u>

Amount of stock held in Connecticut, - -	\$119,900.00
Number of stockholders residing in Connecticut, -	109
Whole number of stockholders, - - -	204

DESCRIPTION OF ROAD.

Length of main line from Ridgefield, Conn., to Port Chester, N. Y., - - - -	23.29m.
Same in Connecticut, - - - -	15.94m.

OFFICERS.

President, ELLWOOD BURDSALL, Port Chester, N. Y.
Vice-President, WILLIAM J. MEAD, Greenwich, Conn.
Secretary, EPHRAIM SOURS, Port Chester, N. Y.
Treasurer, HIRAM K. SCOTT.

BOARD OF DIRECTORS.

ELLWOOD BURDSALL, Port Chester, N. Y.
 EPHRAIM SOURS, Port Chester, N. Y.
 WILLIAM P. ABENDROTH, Port Chester, N. Y.
 HANFORD LOCKWOOD, Greenwich, Conn.
 WILLIAM J. MEAD, Greenwich, Conn.
 SETH S. COOK, Long Ridge, Conn.
 DANIEL L. ADAMS, Ridgefield, Conn.
 HIRAM K. SCOTT, Ridgefield, Conn.
 EBENEZER JONES, Ridgefield, Conn.

Attest, ELLWOOD BURDSALL, *President*.

Attest, HIRAM K. SCOTT, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF FAIRFIELD. }

October 1, 1880.

Then personally appeared Ellwood Burdsall, President, and Hiram K. Scott, Treasurer of the Ridgefield & New York Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

for HIRAM SCOTT,
D. SMITH GAGE,
Notary Public.

for ELLWOOD BURDSALL,
JOSEPH H. MARSHALL,
Notary Public.

Oct. 5, 1880.

PROPER ADDRESS OF THE COMPANY.

RIDGEFIELD & NEW YORK RAILROAD COMPANY.
Port Chester, N. Y.

ROCKVILLE RAILROAD.

*Return of the Rockville Railroad Company, for the year ending
September 30, 1880.*

EARNINGS AND EXPENSES.

For answer to questions not erased, reference is had to returns of N. Y. & N. E. R. R. Co., to whom this road is leased.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$2,263.31
Preferred stock sold, new issue,—			
new, - - - - -	\$40,000		
old, - - - - -	29,000	11,000.00	
Rent of land and houses, - - - - -	-	-	785.14
Rent of road and rolling stock, - - - - -	-	-	4,800.00
Increase of personal accounts, - - - - -	-	-	708.39
Total, - - - - -	-	-	\$19,556.84

STATEMENT OF TOTAL EXPENDITURES.

For taxes, - - - - -	-	-	\$377.23
For interest, - - - - -	-	-	1,361.08
For dividends (number, 4, rate per cent., 2 of 4 per cent., 1 of 40 per cent., 1 of 3 per cent.), -	-	-	15,120.00
1st div. was due July 1, 1873,			
on old preferred stock, - - - - -	- \$1,160		
2d div. was for Jan. 1, 1880,			
on old preferred stock, - - - - -	- 1,160		
3d div. was for past due div. to Jan., 1880, on old preferred stock, - - - - -	- 11,600		
4th div. was div. on new stock due July 1, 1880, - - - - -	- 1,200		

Dates when paid, Oct. 11, 1879, Jan. 28, 1880, Apr.
1, 1880, July 1, 1880.

For incidental expenses,	-	-	-	-	\$242.72
For salaries and labor,	-	-	-	-	400.00
For decrease in bills payable,	-	-	-	-	1,000.00
Cash on hand to balance,	-	-	-	-	1,055.81
Total,	-	-	-	-	<u>\$19,556.84</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	-	\$144,247.66
Equipment account,	-	-	-	-	28,857.99
Rockville Railroad Co. stock,	-	-	-	-	500.00
Track repairs,	-	-	-	-	1,695.68
Cash on hand,	-	-	-	-	1,055.81
Total,	-	-	-	-	<u>\$176,357.14</u>

Liabilities.

Capital stock,	-	-	-	-	\$68,750.00
Capital stock preferred,	-	-	-	-	40,000.00
Bond account,	-	-	-	-	6,000.00
Bills payable,	-	-	-	-	16,549.75
Accounts payable,	-	-	-	-	832.62
Real estate account,	-	-	-	-	250.00
Profit and loss,	-	-	-	-	43,974.77
Total,	-	-	-	-	<u>\$176,357.14</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$120,000.00
Capital stock authorized by vote of Company,	-	-	100,000.00
Capital stock issued, viz.:			
687½ full shares of \$100 each, com.,	\$68,750		
400 full shares of \$100 each, pfd.,	40,000	108,750.00	
Stock issued for cash,	-	-	108,750.00
Amount of stock held in Connecticut,	-	-	108,750.00
Number of stockholders residing in Connecticut,	-	-	45
Whole number of stockholders,	-	-	46

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1883; rate of interest, 6	
per cent., - - - - -	\$6,000.00
Interest paid to July 1, 1880.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Rockville to Vernon, Aug. 10, 1863.

Length of main line from Rockville to Vernon, -	4.80m.
Length of road owned by this Company, - -	4.80m.
Length of sidings, or other tracks not included above, - - - - -	.75m.
Length of track of road, including branches and sidings, in single track miles, - - - -	5.55m.
Weight per yard of iron rails in main line, 50 lbs.,	
Aggregate length of wooden bridges, in feet, -	66
Number of highway crossings under the track, -	2
Number of highway crossings at grade, - -	6
Number of railroads crossed at grade, and names of each, - - - - -	1
Conn. Central, at West street.	
Number of stations on main line, - - - -	4

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	2
Average weight of same, including tender, water, and fuel, - - - - -	28 tons.
Number of passenger cars, - - - - -	2
Number of baggage and mail cars, - - - -	1
Number of locomotives equipped with train brakes, -	2
Number of cars equipped with train brakes, -	3
Name of brake, - - - - -	Smith Vacuum.
Number of passenger train cars with patent platform, buffer, and coupler, - - - -	2
Name of patent, - - - - -	Miller.

OFFICERS.

President, GEO. MAXWELL, Rockville, Conn.

Secretary, J. C. HAMMOND, JR., Rockville, Conn.

Treasurer, J. C. HAMMOND, JR., Rockville, Conn.

Superintendent, A. H. PUTNAM, Rockville, Conn.

BOARD OF DIRECTORS.

GEO. MAXWELL, Rockville, Conn.

GEO. TALCOTT, Rockville, Conn.

C. FITTON, Rockville, Conn.

H. L. JAMES, Rockville, Conn.

J. C. HAMMOND, JR., Rockville, Conn.

Attest, GEO. MAXWELL, *President*.

Attest, J. C. HAMMOND, JR., *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, } ROCKVILLE, CONN., Oct. 15, 1880.

Then personally appeared George Maxwell, President, and J. C. Hammond, Jr., Treasurer, of the Rockville Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. C. CHAPMAN,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

ROCKVILLE RAILROAD COMPANY,
Rockville,
Conn.

SHEPAUG RAILROAD.

*Return of the Shepaug Railroad Company, for the year ending
September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$ 11,089.13
From freight transportation,	-	-	-	41,148.01
From United States mails,	-	-	-	1,401.33
From express,	-	-	-	625.48
From rent,	-	-	-	100.00
From train service on other roads,	-	-	-	6,940.50
Total gross earnings,	-	-	-	<u>\$61,304.45</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$15,541.70
For repairs of bridges,	-	-	-	433.31
For repairs of fences,	-	-	-	250.16
For repairs of buildings and fixtures,	-	-	-	343.86
For repairs of locomotives,	-	-	-	3,051.59
For repairs of cars,	-	-	-	1,897.45
For repairs of machinery and tools,	-	-	-	206.97
For salaries and labor not included above,	-	-	-	9,390.89
For fuel for locomotives and cars,—				
1,099 tons of coal,	-	-	-	7,547.48
For fuel for stations and shops,—22½ tons of coal,				129.00
For oil and waste,	-	-	-	429.04
For damages to property,	-	-	-	246.07
For insurance,	-	-	-	340.00
For car service,	-	-	-	282.06
For supplies not included above,	-	-	-	223.36
For general expenses,	-	-	-	368.75
For stationery, advertising, and printing,	-	-	-	347.26

1881.]

SHEPAUG RAILROAD.

137

For land, - - - - -	\$50.00
For new buildings, - - - - -	377.21
Total operating expenses, - - - - -	<u>\$41,456.16</u>
Net earnings, - - - - -	<u>\$19,848.29</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - - - -	\$6,624.78
From gross earnings, as stated, - - - - -	61,304.45
Total, - - - - -	<u>\$67,929.23</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - - - -	\$41,456.16
For interest, - - - - -	992.40
Paid in reduction of floating debt, - - - - -	18,000.00
Cash on hand to balance, - - - - -	7,480.67
Total, - - - - -	<u>\$67,929.23</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account, - - - - -	\$257,459.58
Equipment, - - - - -	11,064.20
Cash on hand, - - - - -	7,480.67
Profit and loss, - - - - -	29,695.55
Total, - - - - -	<u>\$305,700.00</u>

Liabilities.

Capital stock, - - - - -	\$299,700.00
Bills payable, - - - - -	6,000.00
Total, - - - - -	<u>\$305,700.00</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds issued by Shepaug Valley Railroad Co., a	
lien on this road, - - - - -	\$400,000.00
Overdue interest on the same, - - - - -	98,000.00
Total, - - - - -	<u>\$498,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$700,000.00
Capital stock authorized by vote of Company,	-	300,000.00
Capital stock issued, viz.:		
2,970 full shares of \$100 each,	-	\$297,000.00
30 shares subject to \$10 further assessment,	-	300.00
Amount credited on shares not issued,	-	2,700.00
Stock issued for cash,	-	89,700.00
Stock issued for second mortgage bonds Shepaug Valley Railroad Co.,	-	210,000.00
Amount of stock held in Connecticut,	-	296,700.00
Number of stockholders residing in Connecticut,	-	14
Whole number of stockholders,	-	16

BONDS OR FUNDED DEBT.

First Mortgage bonds Shepaug Valley Railroad Co., due April 1, 1891; rate of interest, 7 per cent., Interest paid to Oct. 1, 1876.	400,000.00
--	------------

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Litchfield to Hawleyville, January 1, 1872.

Length of main line from Litchfield to Hawleyville,—all in Connecticut,	-	32.28m.
Length of sidings, or other tracks not included above,	-	1.48m.
Length of track of road, including branches and sidings, in single track miles,	-	33.76m.
Length of track laid with steel rails (weight per yard, 50 lbs.),	-	.38m.
Weight per yard of iron rails in main line, 50 lbs.		
Miles of track laid with new iron rails during the year (No. of tons, $60\frac{1}{4}$; weight per yard, 50 lbs.; cost, \$3,298.76),	-	.8m.
Number of new ties put in track during the year (cost \$4,126.46),	-	12,453

1881.]

SHEPAUG RAILROAD.

139

Aggregate length of wooden bridges, in feet, -	2,224
Number of spans of 25 feet or over, - -	8
Aggregate length of stone arch bridges in feet, -	59
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - -	37
Number of railroads crossed at grade, and names of each, - - - - -	2
Housatonic Railroad, New York & New England Railroad.	
Length of all roads operated by this company, -	32.28m.
Number of stations on main line, - - -	12

EQUIPMENT.

Number of locomotives (not including switching en- gines), - - - - -	3
Average weight of same, including tender, water, and fuel, - - - - -	50 tons.
Number of passenger cars, - - - - -	2
Number of baggage and mail cars, - - - - -	2
Number of merchandise cars, - - - - -	3
Number of coal, gravel, and other cars, - -	20

FARES, FREIGHTS, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding sea- son-ticket passengers, - - - - -	.039
Average rate of fare per mile from all passengers, -	.039
Total number of passengers carried, - -	14,569
Passenger mileage, or passengers carried one mile, -	280,138
Miles run by passenger trains, - - - - -	17,622
Miles run by freight trains, - - - - -	22,626
Miles run by all other trains, - - - - -	760
Total miles run on Shepaug Railroad, - - -	41,008
On other roads, - - - - -	9,826
Total number of tons of freight carried, - -	26,238
Freight mileage, or tons carried one mile, - -	554,618
Average rate of freight per ton per mile, - -	.074
Number of men employed in operating road, includ- ing officers, - - - - -	60

ACCIDENTS.

1880.

Aug. 28. Boy named John Brennan, stealing a ride, and attempting to get off when train was moving, fell under wheels, and died from injuries.

OFFICERS.

President, HENRY W. BUEL, Litchfield, Conn.

Vice-President, HENRY R. COIT, Litchfield, Conn.

Secretary, WILLIAM DEMING, Litchfield, Conn.

Treasurer, HENRY R. COIT, Litchfield, Conn.

Superintendent, CHAS. H. PLATT, Litchfield, Conn.

Assistant Superintendent, EDWIN McNEILL, Litchfield, Conn.

General Manager, HENRY R. COIT, Litchfield, Conn.

General Ticket Agent, CHAS. H. PLATT, Litchfield, Conn.

General Freight Agent, CHAS. H. PLATT, Litchfield, Conn.

BOARD OF DIRECTORS.

HENRY W. BUEL, Litchfield, Conn.

HENRY R. COIT, Litchfield, Conn.

ORIGEN S. SEYMOUR, Litchfield, Conn.

WILLIAM DEMING, Litchfield, Conn.

DORSEY NEVILLE, Litchfield, Conn.

HOLMES O. MORSE, Litchfield, Conn.

LEVERETT W. WESSELLS, Litchfield, Conn.

ASAHEL H. MORSE, Litchfield, Conn.

EDWIN McNEILL, Litchfield, Conn.

Attest, HENRY W. BUEL, *President*.

Attest, HENRY R. COIT, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF LITCHFIELD, }

November 5, 1880.

Then personally appeared Henry W. Buel, President, and Henry R. Coit, Treasurer, of the Shepaug Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEO. EATON JONES,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

SHEPAUG RAILROAD COMPANY,
Litchfield, Conn.

SHORE LINE RAILWAY.

LEASED TO THE NEW YORK, NEW HAVEN & HARTFORD RAIL-
ROAD COMPANY, AS LESSORS.

*Return of the Shore Line Railway Company, as lessors, for the
year ending September 30, 1880.*

TOTAL RECEIPTS AND EXPENDITURES

As Lessors.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	4,333.27
Rent received from the lessees of the New York, New Haven & Hartford Railroad Co.,	-	-	100,000.00
From sale of \$200,000 registered $4\frac{1}{2}\%$ new bonds, dated March 1, 1880, at $100\frac{1}{2}$,	-	-	201,000.00
Total,	-	-	\$305,333.27

STATEMENT OF TOTAL EXPENDITURES.

For taxes,	-	-	-	-	\$11,956.67
For interest,	-	-	-	-	14,081.87
For dividends (number, 2, rate per cent., $3\frac{1}{2}$ and 4, Dates when paid.—Jan. 8, 1880, $3\frac{1}{2}$ per cent., July 8, 1880, 4 per cent,					75,000.00
Paid first mortgage bonds due Sept. 1, 1880, by de- posit of funds in National New Haven Bank, to meet same,	-	-	-	-	200,000.00
Petty expenses,	-	-	-	-	60.26
Treasurer's salary,	-	-	-	-	250.00
Expenses connected with the preparation and issue of new $4\frac{1}{2}$ per cent bonds,	-	-	-	-	1,325.26
Cash on hand to balance,	-	-	-	-	2,659.21
Total,	-	-	-	-	\$305,333.27

GENERAL BALANCE-SHEET.

As Lessors.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Construction account,	-	-	-	\$1,169,496.10
Profit and loss,	-	-	-	27,844.69
Cash on hand.	-	-	-	2,659.21
Total, -	-	-	-	\$1,200,000.00

Liabilities.

Capital stock,	-	-	-	\$1,000,000.00
Bonds payable,	-	-	-	200,000.00
Total, -	-	-	-	\$1,200,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$1,000,000.00
Capital stock authorized by vote of company,	-	1,000,000.00
Capital stock issued, viz.:		
10,000 full shares of \$100 each,	-	1,000,000.00
Stock issued for cash,	-	62,845.20
Stock issued for bonds,	-	678,125.00
Stock issued for increased valuation of road, or equip-		
ment, or both,	-	259,029.80
Amount of stock held in Connecticut,	-	665,600.00
Number of stockholders residing in Connecticut,	-	185
Whole number of stockholders,	-	220

BONDS OR FUNDED DEBT.

First mortgage, due March 1, 1910, rate of interest,		
4½ per cent.,	-	200,000.00
Interest paid to September 1, 1880.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From New Haven to New London, July 22,
1852.

Length of main line from New Haven to New Lon-

don,	-	-	-	-	-	-	50m.
Same in Connecticut,	-	-	-	-	-	-	50m.

President, S. B. CHITTENDEN, New York.

Vice-President, SAMUEL HEMINGWAY, New Haven.

Secretary, WILBUR F. DAY, New Haven.

Treasurer, WILBUR F. DAY, New Haven.

BOARD OF DIRECTORS.

S. B. CHITTENDEN, New York.

SAMUEL HEMINGWAY, New Haven.

CHARLES G. LANDON, New York.

EDWARD INGRAHAM, Brooklyn, L. I.

E. H. TROWBRIDGE, New Haven.

HENRY L. HOTCHKISS, New Haven.

WILBUR F. DAY, New Haven.

Attest, SAMUEL HEMINGWAY, *Vice-President*.

Attest, WILBUR F. DAY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } NEW HAVEN, Oct. 18, 1880.

Then personally appeared Samuel Hemingway, Vice-President,
and Wilbur F. Day, Treasurer, of the Shore Line Railway Com-
pany, and severally made solemn oath that they verily believed the
foregoing return by them subscribed to be true and correct.

Before me,

I. K. WARD,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

SHORE LINE RAILWAY COMPANY.

WILBUR F. DAY, *Treasurer*,
New Haven, Conn.

SHORE LINE RAILWAY.

*Return of the Shore Line Railway Company, for the year ending
September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$241,033.99
From freight transportation,	-	-	-	77,212.90
From United States mails,	-	-	-	13,470.48
From express,	-	-	-	13,933.26
From rents, etc.,	-	-	-	3,460.95
Total gross earnings,	-	-	-	<u>\$349,111.58</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$46,334.71
For repairs of bridges,	-	-	7,391.88
For repairs of buildings and fixtures,	-	-	4,614.64
For repairs of locomotives,	-	-	10,902.62
For repairs of cars,	-	-	19,179.33
For salaries and labor not included above,	-	-	53,202.74
For fuel for locomotives and cars,—			
4,881 tons of coal,	\$24,253.04		
85 cords of wood,	649.42		
		<u>24,902.46</u>	
For oil and waste, -	-	-	4,476.09
For damages, losses, and gratuities,—			
to persons, -	\$890.75		
to property, -	465.00		
		<u>1,356.19</u>	
For water stations,	-	-	\$923.50
For station labor and expenses,	-	-	12,749.83
For advertising, -	-	-	60.90

For printing and stationery,	-	-	-	\$2,520.24
For rents, -	-	-	-	5,010.00
For legal expenses,	-	-	-	1,000.00
Total operating expenses,	-	-	-	<u>194,625.13</u>
Net earnings,	-	-	-	<u>\$154,486.45</u>

[The above shows the transportation earnings and expenses of the Shore Line R. R., as operated under the lease of the N. Y., N. H. & H. R. R. In addition to the above expenses, the lessees pay an annual rent of \$100,000 to the Shore Line R. R.]

GENERAL INFORMATION.

DESCRIPTION OF ROAD.

Date when road, or different portions thereof,
were opened for use, viz.:

From New Haven to New London, July
22, 1852.

Length of main line from New Haven to New London, all in Connecticut, -	-	50.00m
Length of road, main line, owned by the Com- pany, -	-	50.00m.
Length of sidings or other tracks not included above, -	-	6.96m
Length of track of road, including branches, and sidings, in single track miles, -	-	56.96m.
Length of track laid with steel rails (weight per yard, 60 lbs.), -	-	48.03m.
Miles of track laid with steel rails during the year (No. of tons $50\frac{293}{240}$, weight per yard, lbs., cost, \$52, -	-	.34
Number of new ties put in track during the year (cost, \$11,635.14), -	-	27,599
Aggregate length of wooden bridges, in feet, -	-	12,402
Number of spans of 25 feet or over, -	-	35
Aggregate length of iron bridges, in feet, -	-	280
Number of spans of 25 feet or over, -	-	1
Number of highway crossings over the track, -	-	5
Number of highway crossings under the track, -	-	6

1881.]	SHORE LINE RAILWAY.	147
--------	---------------------	-----

Number of highway crossings at grade, -	-	68
Number of railroads crossed at grade, and names of each, -	-	2
New York, New Haven & Hartford R. R., and Conn. Valley R. R.		
Number of stations on main line, -	-	21

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, -	-	.0294
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,		.0062
Average rate of fare per mile from all passengers,		.0274
Total number of passengers carried, -	-	360,440
Passenger mileage, or passengers carried one mile,		8,782,782
Miles run by passenger trains, -	-	186,112
Miles run by freight trains, -	-	74,491
Miles run by all other trains, -	-	6,789
Total miles run, -	-	267,392
Total number of tons of freight carried, -	-	58,310
Freight mileage, or tons carried one mile, -	-	1,918,831
Average rate of freight per ton per mile, -	-	.0399
Number of men employed in operating road, including officers, -	-	161

Attest,	E. M. REED, <i>Vice-President.</i>
Attest,	W. L. SQUIRE, <i>Treasurer.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, }

November 5, 1880.

Then personally appeared E. M. Reed, Vice-President, and W. L. Squire, Treasurer, of the N. Y., N. H. & H. R. R., operating the Shore Line Railway, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. C. ROBINSON,

Notary Public.

Operated by the New York, New Haven & Hartford Railroad Company.

W. H. STEVENSON, *Division Superintendent,*

New Haven, Conn.

SOUTH MANCHESTER RAILROAD.

*Return of the South Manchester Railroad Company, for the year ending
September 30, 1880.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$6,564.35
From freight transportation,	-	-	-	4,353.60
From United States mails, and express,	-	-	-	100.00
From materials sold,	-	-	-	2,348.00
From labor of trackmen,	-	-	-	56.00
Total gross earnings,	-	-	-	\$13,421.95

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$11,899.46
For repairs of fences,	-	-	-	611.12
For repairs of buildings and fixtures,	-	-	-	1,474.10
For repairs of locomotives,	-	-	-	202.90
For repairs of cars,	-	-	-	844.42
For repairs of machinery and tools,	-	-	-	139.31
For salaries and labor not included above,	-	-	-	6,611.52
For fuel for locomotives and cars,—				
387½ tons of coal,	-	\$2,371.38		
8½ cords of wood,	-	36.00		
				2,407.38
For fuel for stations and shops,—11½ tons of coal,	-			61.50
For oil and waste,	-	-	-	240.72
For printing, etc.,	-	-	-	167.94
For miscellaneous items,	-	-	-	87.54
For car service, N. Y. & N. E. R. R.,	-	-	-	40.28
Total operating expenses,	-	-	-	\$24,788.19
Deficit,	-	-	-	\$11,366.24

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated,	-	-	-	\$13,421.95
From Cheney Brothers, cash balance,	-	-	-	11,742.93
Total,	-	-	-	\$25,164.88

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	-	\$24,788.19
For taxes,	-	-	-	310.71
For car construction,	-	-	-	65.98
Total,	-	-	-	\$25,164.88

GENERAL BALANCE-SHEET.

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1880.

Assets.

Cost of construction to October 1, 1880,	-	-	\$64,584.27
Cost of equipment to October 1, 1879,	-	-	17,106.48
Cost of equipment Oct. 1, 1879, to Oct. 1, 1880,	-	-	65.98
Materials and supplies on hand,	-	-	1,267.76
Total,	-	-	\$83,024.49

Liabilities.

Capital stock,	-	-	\$40,000.00
Accounts payable,	-	-	31,071.00
Profit and loss,	-	-	11,953.49
Total,	-	-	\$83,024.49

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$40,000.00
Capital stock authorized by vote of Company,	-	-	40,000.00
Capital stock issued, viz.:			
400 full shares of \$100 each,	-	-	40,000.00
Stock issued for cash,	-	-	40,000.00
Amount of stock held in Connecticut,	-	-	40,000.00
Number of stockholders residing in Connecticut,	-	-	9
Whole number of stockholders,	-	-	9

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From South Manchester to North Manchester,
June, 1869.

Length of main line from South Manchester to North Manchester, - - - - -	2.25m.
Length of road (main line) owned by the Company, - - - - -	2.25m.
Length of sidings, or other tracks not included above, - - - - -	1.36m.
Length of track of road, including sidings, in single track miles, - - - - -	3.61m.
Length of track laid with steel rails (weight per yard 56 lbs.) - - - - -	2.25m.
Miles of track laid with steel rails during the year (No. of tons, 150; weight per yard, 56 lbs.; cost, \$7,500), - - - - -	1.682m.
Number of new ties put in track during the year (cost, \$1,687.50), - - - - -	3,750
Number of highway crossings over the track, - - - - -	1
Number of highway crossings at grade, - - - - -	5
Length of all roads operated by this Company, - - - - -	2.25m.
Number of stations on main line, - - - - -	2

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	1
Average weight of same, including tender, water, and fuel, - - - - -	23 tons.
Number of passenger cars, - - - - -	3
Number of locomotives equipped with train brakes, - - - - -	1
Number of cars equipped with train brakes, - - - - -	3
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	3
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season-ticket passengers, - - - - -	.0425
---	-------

Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	.0175
Average rate of fare per mile from all passengers,	.0288
Total number of passengers carried, - -	46,869
Passenger mileage, or passengers carried one mile,	105,455
Miles run by passenger trains, - - -	14,040
Miles run by freight trains, - - -	1,504
Total miles run, - - - - -	15,544
Total number of tons of freight carried, - -	14,210,231
Freight mileage, or tons carried one mile, - -	31,973
Average rate of freight per ton per mile, - -	.1361
Number of men employed in operating road, includ- ing officers, - - - - -	11

OFFICERS.

President, F. W. CHENEY, South Manchester, Conn.

Secretary and General Manager, RICHARD O. CHENEY, South
Manchester, Conn.

Treasurer, CHARLES S. CHENEY, South Manchester, Conn.

BOARD OF DIRECTORS.

RALPH CHEENEY, South Manchester, Conn.

FRANK CHENEY, South Manchester, Conn.

RUSH CHENEY, South Manchester, Conn.

F. W. CHENEY, South Manchester, Conn.

RICHARD O. CHENEY, South Manchester, Conn.

Attest, F. W. CHENEY, *President*.

Attest, CHARLES S. CHENEY, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF HARTFORD. }

November 17, 1880.

Then personally appeared F. W. Cheney, President, and Charles S. Cheney, Treasurer, of the South Manchester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by him subscribed to be true and correct.

Before me, .

RICHARD O. CHENEY,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

SOUTH MANCHESTER RAILROAD COMPANY,
South Manchester, Conn.

WATERTOWN & WATERBURY RAILROAD.

*Return of the Watertown & Waterbury Railroad Company, for the year
ending September 30, 1880.*

The W. & W. R. R. is operated by the Naugatuck R. R. Co., by themselves—for themselves—they paying all expenses, taxes, etc., etc., and taking all receipts.

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	\$134,248.43
Profit and loss, - -	-	-	2,951.57
Total,	-	-	\$137,200.00

Liabilities.

Capital stock,	-	-	\$118,200.00
Bonds funded, - -	-	-	19,000.00
Total,	-	-	\$137,200.00

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE,
SHEET.

Overdue interest or bonds issued by this com- pany, - - - -	-	\$9,220.00
Total,	-	\$9,220.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$150,000.00
Capital stock authorized by vote of company,	-	130,000.00

Capital stock issued, viz. :

2,364 full shares of \$50 each,	-	-	\$118,200.00
Stock issued for cash,	-	-	118,200.00
Amount of stock held in Connecticut,	-	-	118,200.00
Number of stockholders residing in Connecticut,			56
Whole number of stockholders,	-	-	56

BONDS OR FUNDED DEBT.

First mortgage, due Nov. 17, 1885; rate of interest, 7 per cent.,	-	-	\$19,000.00
Interest paid to May 15, 1873.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Watertown to Waterbury, September, 1870.

Length of main line from Watertown to Waterbury,	-	-	-	-	4.60m.
Length of road, main line, owned by the company,	-	-	-	-	4.60m.
Length of sidings, or other tracks not included above,	-	-	-	-	.25m.
Length of track of road, including branches and sidings, in single track miles,	-	-			4.85m.
Weight per yard of iron rails in main line, 56 lbs.					
Aggregate length of wooden bridges, in feet,	-				1,656
Number of spans of 25 feet or over,	-	-			6
Number of highway crossings under the track,	-				2
Number of highway crossings at grade,	-	-			3
Number of stations on main line,	-	-	-		2

OFFICERS.

President, WM. D. BISHOP, Bridgeport.

Secretary, L. W. CUTLER, Watertown.

Treasurer, L. W. CUTLER, Watertown.

Superintendent, GEO. W. BEACH, Waterbury.

BOARD OF DIRECTORS.

WM. D. BISHOP, Bridgeport.

RUSSELL TOMLINSON, Bridgeport.

HORACE NICHOLS, Bridgeport.

ROYAL M. BASSETT, Derby.

FREDERICK J. KINGSBURY, Waterbury.

GEO. W. BEACH, Waterbury.

MERRIT HEMINGWAY, Watertown.

HENRY MERRIMAN, Watertown.

O. B. KING, Watertown.

LEMAN W. Cutler, Watertown.

Attest, WM. D. BISHOP, *President*.

Attest, LEMAN W. CUTLER, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF LITCHFIELD, }

October 2, 1880.

Then personally appeared Leman W. Cutler, Treasurer, of the Watertown & Waterbury Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

CHAUNCEY H. HOTCHKISS,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

WATERTOWN & WATERBURY RAILROAD COMPANY,
Bridgeport, Conn.

L A W S

RELATING SPECIALLY TO

RAILROADS.

STATUTES OF CONNECTICUT RESPECTING RAILROADS.

SECTION.

Railroad Commissioners.

1. How appointed.
2. Composition of the Board.
3. Vacancy, how filled.
4. Office and clerk.
5. Records.
6. Salaries and expenses.
7. Repeal.
8. To pass over road free.
9. To give notice before approving lay-out.

SECTION.

10. To certify that road is safe before opened.
11. To examine roads, how often.
12. General duties.
13. May order gates, flagmen, and signals.
14. May make recommendations.
15. May apply for injunction against any company, when.
16. Power to examine witnesses; penalties for resisting.
17. Report to General Assembly.

SECTION 1. The governor shall, annually, within sixty days from the organization of the general assembly, nominate, and with the advice and consent of the senate shall appoint, one railroad commissioner, who shall hold his office for the term of three years from and after the next succeeding first day of July. The senate shall act on all nominations of the governor within ten days after they are made. If the governor shall fail to nominate, within sixty days after the organization of the general assembly, some person for railroad commissioner who shall be confirmed by the senate, the general assembly shall fill the vacancy which will arise during the year.

1877.
Railroad com-
missioners,
how appointed.

SEC. 2. One of the railroad commissioners shall be a lawyer in good standing in his profession, and of at least ten years' practice. One of said railroad commissioners as hereafter appointed shall be a capable and experienced civil engineer, of at least ten years' practice in his said business as civil engineer; and the other of said railroad commissioners as hereafter appointed shall be a good practical business man, and they shall be and constitute the board of railroad commissioners.

Composition of
the board.

SEC. 3. If any vacancy occurs in said board of railroad commissioners at a time when the general assembly is not in session, the governor shall appoint a railroad commissioner to fill such vacancy until the rising of the next session of the general assembly; and all other vacancies shall be filled for the remainder of their respective terms in the manner provided by section one of this act; and no stockholder or agent of any railroad company shall be a commissioner.

Vacancy, how
filled.

Office and clerk. SEC. 4. The board shall appoint a clerk, and have an office in Hartford, where its records shall be preserved, which shall be kept open during the usual business hours. If the comptroller does not furnish said board a proper office, it may hire one at an annual rent not exceeding five hundred dollars.

Records. SEC. 5. The railroad commissioners shall keep a record of all communications addressed to them officially, of all their official acts and proceedings, and of all facts learned in relation to any casualty, with the names of the persons from whom they were derived, or by whom they may be proved, may employ experts or other agents when necessary, and shall have the powers and be subject to the duties specified in chapter two, part nine, of title seventeen, of the general statutes.

1878.
Salaries and
contingent ex-
penses. SEC. 6. The office expenses and salaries of the board shall be paid monthly from the treasury, and in July in each year the whole amount so paid during the year ending the fourth day of July shall be apportioned by the comptroller among the several railroad companies, in proportion to the length of the main track or tracks of their respective railroads in this state, and each company, and the trustees, assignees, lessees, or other parties operating any such railroad, shall pay the treasurer their proportion of such amount.

Repeal. SEC. 7. All acts and parts of acts inconsistent herewith are hereby repealed.

2. RAILROAD COMMISSIONERS.

To pass free on
railroads. SEC. 8. The Railroad Commissioners shall have the right to pass free of charge, in the performance of their duties, on all the railroads in the State, and to take with them any person in their official employment.

To give notice
before approval
of lay-out, etc. SEC. 9. Before the Railroad Commissioners shall approve the laying out of any railroad, or the taking of any real estate for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to all persons having an interest in such estate to attend and be heard; and the appraisers shall cause a like notice to be given to all persons interested in the real estate taken or proposed to be taken; and if any such person resides out of this State, or is a *feme covert*, infant, or *cestui que trust*, or *non compos mentis*, any judge of the Superior Court may prescribe the notice to be given to such person.

1856.
To certify that
road is safe
before it is
opened. SEC. 10. No part of any railroad shall be opened for public travel unless the railroad company shall first obtain a certificate, signed by the Railroad Commissioners, that such road is in a suitable and safe condition.

SEC. 11. The Railroad Commissioners shall, at least ^{1850. 1856.} twice in each year, examine the several railroads in this ^{1862.} state, and shall make a like examination of any railroad ^{To examine railroads at least twice a year.} within the limits of any town, when thereto requested in writing by the selectmen, and shall see that the same are kept in suitable repair, and that the railroad companies faithfully comply with all provisions of law.

SEC. 12. Said commissioners shall cause such portion ^{1874. Commissioners.} of the laws relating to railroads, as they deem proper, to be posted as they shall direct ; and may at any time, and on the complaint in writing of five of the stockholders or creditors of any railroad company, assigning sufficient reason, shall examine its railroad and all its appurtenances, engines and cars, and its by-laws and rules, and in such examinations shall pass over the road at a rate not exceeding six miles an hour, and shall stop at each culvert, bridge, and piling, and examine the same, and shall examine the rails and ties in every mile ; notifying the company in writing of the time of such examinations ; and shall notify the company to make all repairs required within a time limited ; shall make such rules as to platforms and out-buildings at stations, as are for the public interest ; may prescribe the time during which any ticket office shall be open for the sale of tickets, and no company neglecting such order shall receive more than the regular ticket price for fare ; shall make necessary orders for compelling companies to furnish comfortable seats for passengers, and for regulating the manner in which companies shall manage their engines and cars at highway crossings, shall direct that suitable warning boards be put up at dangerous crossings ; may require companies to maintain a gate across a highway at any crossing, and to provide an agent to open and close the same ; shall, when two roads meet or intersect, at the request of the directors of the company owning either, prescribe rules relative to the exchange of passengers and luggage ; and shall cause printed copies of the sixty-ninth, seventieth, and seventy-first sections of this article to be kept posted up at all railroad stations.

SEC. 13. Said commissioners, when requested in ^{1860. 1865.} writing by the selectmen of the town to order a gate or ^{May order gates, flagmen, or signals.} electric signal to be erected or a flagman to be stationed at any railroad crossing, shall visit such place, first giving said selectmen reasonable notice thereof ; and if the public safety requires it, shall order the company operating said railroad to maintain a gate or electric signal, or to keep a flagman at said place, or to do any other act at said place needful for the protection of the public ; and may specify when said gate shall be opened and closed, or when said flagman shall be on duty ; and may

change any such order when they deem it necessary, first visiting said town and their giving said selectmen an opportunity to be heard thereon. And if any railroad company shall neglect to station flagmen as ordered by said commissioners, it shall forfeit to the state fifty dollars for each day of such neglect.

1875.
Appeals from
order of Rail-
road Commis-
sioners as to
gates, flagmen,
etc.

When the Railroad Commissioners, on the application of the selectmen of any town, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within twenty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the superior court, in the manner and with like effect as provided for appeals in section fifty-two of this article. But in all cases where a flagman, gate, or electric signal shall be ordered by the superior court upon an appeal taken by the selectmen of any town, such court may, at its discretion, order a portion of the expense of maintaining or erecting the same, but not exceeding one-half, to be borne by the town in which the crossing is situated; and the superior court may at any time upon the application of either party, with due notice to adverse parties, annul or vary any order passed as aforesaid: *provided*, such court shall find there has been a change of circumstances surrounding such crossing.

1880.
Railroad cross-
ings in cities
and boroughs.

That all the provisions of section thirteen, article two of chapter two, part nine, title seventeen, of the general statutes, and the acts amending the same, applying to the selectmen of towns in regard to gates, signals, or flagmen at any railroad crossing be, and the same are hereby, extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing or crossed by said roads in any said city or borough.

1853.
May make
recommendations.

SEC. 14. The Railroad Commissioners shall recommend in writing to the several railroad companies, or any of them, from time to time, the adoption of such measures and regulations as such commissioners deem conducive to the public safety and interest; and shall report any neglect to adopt such recommendations to the next general assembly.

ADDITIONAL PROTECTION TO BRIDGES, TRESTLES, AND PILINGS.

1878.
Guard rails to
be placed on
railroad
bridges.

SECTION 1. Whenever the railroad commissioners shall deem it necessary for the safety of persons traveling upon any railroad in this state, that guard-rails or any other appliances to secure safety should be placed upon any bridge belonging to such railroad, said com-

missioners may order the corporation owning or operating such railroad to place such additional guards upon said bridge as they may deem necessary and proper to accomplish the object aforesaid.

SEC. 2. Any railroad company which shall neglect or refuse to comply with the orders of the railroad commissioners, given in pursuance of section one of this act, shall forfeit and pay to the treasurer of this state twenty-five dollars per day for each day of such neglect or refusal. Penalty.

SEC. 15. If, upon examination of any railroad, or the affairs of any railroad company, the Commissioners shall be of opinion that such road is in such condition, or that its affairs are so conducted as to endanger the safety of the public, or that the company has violated the law or refused to obey the directions of said Commissioners or of any judge of the Superior Court, made pursuant to the powers given in this Part, they may within one year after said examination make application to any Judge of the Superior Court for an injunction to restrain any person from exercising or attempting to exercise the duties of any officer in such company; and said judge may proceed thereon as the Supreme Court may do on petitions for any injunction. 1853.
May apply for
injunction
against corpora-
tion, when.

SEC. 16. The Railroad Commissioners may summon and examine under oath such witnesses as they may think proper in relation to the affairs of any railroad company; and whoever shall refuse, without justifiable cause, to appear and testify, or who shall in any way obstruct any Railroad Commissioner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding one year, or both. 1872.
Power to exam-
ine witnesses.

Penalty for
resisting.

SEC. 17. The Railroad Commissioners shall make a report of the general conduct and condition of all railroads, and of any violation of law by any of them, to each General Assembly in the second week of its session, with such suggestions for legislation as they deem proper. 1876.
Report to Gen-
eral Assembly.

Title VI.

SEC. 8. No petition for the incorporation of any railroad, horse railroad, canal, or turnpike company, or for an alteration of the charter of any such company, shall be heard by the General Assembly, unless public notice shall have been given by advertisement, in some newspaper published in the county where such railroad, horse railroad, canal, or turnpike is proposed to be, or is located, at least three weeks before the first day of the session to which such petition is brought, designating the intended route of such railroad, canal, or turnpike, 1844. 1865
Notice of peti-
tions concern-
ing railroad,
canal, or turn-
pike charters.

1849.
Petitions to be
accompanied by
report of engi-
neer.

the streets, highways, and other intended route of such horse railroad, or the proposed alteration of such charter; nor unless the petition for such railroad company is accompanied with, and supported by, the report of a skillful engineer, founded on examination, showing the general profile of the surface of the country through which said railroad is proposed to be made, the manner of its construction, the feasibility of the route, the character of the soil, and the probable expense of constructing the same.

Title XVII, Chap. 2, Part 9.

ARTICLE I.

ORGANIZATION OF COMPANIES.

1871.
General railroad
law.

SECTION 1. Any number of persons not less than twenty-five may form a company for the purpose of constructing, maintaining, and operating a railroad for public use in the conveyance of persons and property.

Articles of as-
sociation.

SEC. 2. The persons forming such railroad company shall make and sign articles of association in which shall be stated: first, the name of the company; second, the place where its principal office or place of business is located, which shall be and continue in this State; third, the places from and to which, and the names of all the towns through or into which it is proposed to construct, maintain, and operate said road; fourth, the length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residence of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this State and who shall manage its affairs for one year; but the amount of the funded and floating debt of any such corporation shall at no time exceed the amount of cash actually paid in upon its capital stock.

Capital stock.

SEC. 3. The capital stock of said company shall be divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in said company; and on compliance with the provisions of the succeeding section, such articles of association may be filed in the office of the Secretary of this State, who shall indorse thereon the day they are filed, and record them; and thereupon the persons who have subscribed such articles, together

with all persons who shall become stockholders of such company, shall be a corporation by the name specified in such articles.

SEC. 4. Such articles of association shall not be filed and recorded unless they are accompanied by the report, under oath, of a skillful engineer, founded on an actual examination of the route, showing the character and structure of the proposed road-bed, with its indications of rock or earth-cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route, and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the Secretary of this State; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten *per cent.* of such subscription paid in cash to the directors named in said articles, nor unless there is annexed thereto an affidavit made by at least three of said directors, that the amount of stock required by this section has been in good faith subscribed, and ten *per cent.* in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles; and a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified by the Secretary of this State, shall be *prima facie* evidence of the due formation, existence, and capacity of said corporation.

Engineer's report to accompany the articles of association.

Affidavit by directors.

SEC. 5. When such articles of association are recorded in the office of the Secretary, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and no subscription shall be received or taken without such payment of ten *per cent.*; but such company shall not commence the construction of its road until at least ten thousand dollars a mile is subscribed to the capital stock thereof, by responsible persons.

Subscriptions to the capital stock.

SEC. 6. Every railroad company may hold such real estate as may be convenient for accomplishing the objects of its organization; may by its agents enter upon such places as may be designated by its directors, for the purpose of making surveys and determining the line, whereon to construct said railroad; and may construct, equip, and maintain a railway, with one or more tracks,

Powers of the company.

over the route specified in its charter or articles of association, and transport persons and property thereon by any power.

1867.
Right of way to
be obtained in
twelve months.

SEC. 7. No land shall be taken without the consent of its owner except within twelve months after the approval of the location of the route by the Railroad Commissioners; and when the lands of any *feme covert*, infant, *cestui que trust*, or person *non compos mentis*, shall be necessary for the construction of any railroad, said lands may be taken on giving notice to the husband of such *feme covert*, the trustee of any such *cestui que trust*, the guardian, either natural or appointed, of such infant, and the conservator of such person *non compos mentis*, who may respectively release all damages for lands so taken, as fully as if the same were holden in their own right.

Trustees may
release.

Increase of cap-
ital stock.

SEC. 8. In case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two-thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting; and the board of directors of any railroad company may at any time, with the assent of its stockholders, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; but the amount of such increased capital stock, at its par value, shall not exceed the amount of such debts, and such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

1878.
Proceedings by
railroad com-
pany desiring to
increase its cap-
ital stock.

SECTION 1. Whenever any railroad company shall desire to increase its capital stock, it shall make application to the railroad commissioners in writing, setting forth the amount to which and the purpose for which it is desired to make such increase. Whereupon the commissioners shall fix a time and place for hearing such application, and require such notice thereof to be given as they shall deem reasonable.

Finding of facts,
report and re-
commendation
by R. R. Com-
missioners.

SEC. 2. The commissioners shall make a finding of all the essential facts presented to them in regard to such proposed increase of capital stock, and report the same to the next session of the general assembly, with a recommendation whether such increase should be allowed or not, and if allowed, the manner in which and terms upon which such stock should be issued.

Capital stock
not to be in-
creased by R. R.
Co. without
special author-
ity.

SEC. 3. No railroad company shall increase its capital stock except by special authority of the general assembly, nor shall such authority be given except upon the recommendation of the railroad commissioners as herein provided.

SEC. 4. It shall not be necessary for the provisions of this act to be accepted by any railroad company before the same shall become operative as an amendment to the charter of such company. This act operative without special acceptance.

SEC. 5. All acts and parts of acts inconsistent herewith are hereby repealed. Repeal.

SEC. 9. If any company formed under the provisions of this Article shall not within one year after its articles of association are filed and recorded in the office of the Secretary of this State, commence the construction of its road, and expend thereon ten *per cent.* of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of recording its articles as aforesaid, its corporate existence and powers shall cease. Corporate powers forfeited by non-user.

SEC. 10. Nothing contained in this article shall be construed to authorize the construction of any horse-railroad in any city or borough; or the bridging of navigable waters; or the taking or using the track, wharves, dépôt or dépôt grounds of any other company without its consent, except for the purpose of crossing or connection. These provisions not to apply to horse railroads, nor authorize bridging navigable waters, or interfering with existing railroads.

ARTICLE II.

STEAM RAILROADS.

SECTION

1. *Officers and Members.*

1. What railroads included in the provisions of this Article.
2. Company officers and by-laws.
4. Meetings, how called; stock votes.
5. Officers, when not to vote on proxies.
6. Stock not to be voted on, if assessments are unpaid.
7. Votes on stock of town, by whom cast.
11. Limitation of proxies.

3. *Location and Construction.*

18. What lands may be taken.
19. Alteration of location.
20. How lands may be taken.
21. Damages, if road is never actually opened.
22. Owners may require a plan of land taken.
23. Map of road to be filed with town clerk.
24. Statement to be filed with Secretary.
25. Payment of laborers.
26. Crossing other roads.
27. Contracts with connecting roads.
28. Crossing highways or water-courses.
29. Appeals from order authorizing crossing of streams.
30. Alteration of highways intersected: bridges.
31. Warning boards at grade crossings.
32. Right of way, how obtained on alteration of highways.
33. Height of covered bridges.
34. Footways on railroad bridges.
35. Railroads to be fenced within twelve months.
36. Land owners to fence, when.
37. Companies to fence, when.
38. How compelled to fence.
39. Penalty for neglect.

SECTION

40. Land owners, how compelled to fence.
41. Lien on land of owners neglecting to fence.
42. Company to fence next to highway.
43. And between road and highway, if unclosed.
44. Re-imbursement by owner of land.
45. Cattle-guards.
46. State's Attorney to complain if company fail to repair highways.

4. *Dépôts.*

17. When railroad trains to stop near villages.
48. Stations, how established on petition to judge of Superior Court.
49. Security for compensation of engineer.
50. Stations not to be abandoned without approval of Commissioners.
51. Abandoned stations, how re-established.
52. Appeals from Railroad Commissioners.
53. Application to Superior Court to compel stoppage of trains at dépôts.
54. Hearing before committee.
55. Report of committee.
56. Order of court, how enforced; costs.
5. *Obligation of and to Companies.*
57. Companies to afford each other mutual facilities.
58. How compelled to make proper connection.
59. Trunk roads to furnish equal facilities to intersecting roads.
60. How to compel this to be done.
61. Order by Railroad Commissioners as to railroad connections.
62. All connecting roads to have equal facilities.

SECTION

- 63. Penalty.
- 64. Connecting aprons; hand-cars not to be left near crossing; drinking water for passengers; baggage checks; names of dépôts to be posted up; designation of destination of trains.
- 65. Fraudulent evasion of paying fare.
- 66. Change in commutation fares.
- 67. Transportation of milk.
- 68. Certain employés to wear badges.
- 69. Trespasses on cars on tracks; riding on platform.
- 70. Complaint by railroad agents.
- 71. Punishment.
- 72. Engine bells and whistles.
- 73. To be sounded at crossings.
- 74. Engineers to have copies of this law, and be sworn to obey it.
- 75. Stopping trains at bridges and crossings.
- 76. Penalty.
- 77. Stopping trains at dépôt near drawbridge.
- 78. Switches at railway junctions.
- 79. Special order by Commissioners to passing crossings without stopping.

SECTION

- 80. Number of brakemen required on a train.
- 81. Notice of Commissioners of accidents.

6. Bonds and Mortgages.

- 82. Loans and bonds.
- 83. Mortgage of road.
- 84. Surrender of road to mortgage trustees.
- 85. Limitation of liability of trustees in possession.
- 86. Return and record of inventory.
- 87. Rendition of quarterly accounts; foreclosure.
- 88. Removal of trustees.
- 89. Right of prior incumbrances saved.
- 90. Trustees to have the powers of the company.
- 91. Expenses and compensation of trustees.

7. Reports of Companies.

- 92. Forms of reports.
- 93. Reports to be made annually.
- 94. Additional returns.
- 95. Defective returns.

1. OFFICERS AND MEMBERS.

1840.
1862. 1871.
What railroads
included in the
provisions of
this Article.

Company offi-
cers and by-
laws.

SECTION 1. All railroad companies, which transport passengers or freight on their roads otherwise than by animal power alone, shall have all the powers and be subject to all the provisions contained in the succeeding sections of this article respecting such companies, except otherwise specially provided in their charters.

SEC. 2. The direction of the affairs of every such company shall be vested in a board of not less than nine directors, annually chosen by the company, who may fill any vacancies which may occur in their number, and shall elect one of their own number president of the board, who shall also be president of the company, and may also choose a secretary, who shall also be secretary of the company, and be sworn to a faithful discharge of his duty, and a treasurer, who shall give bonds to the company in such sum as shall be required by the by-laws, for the faithful discharge of his trust, and such other officers as they may deem expedient, and may make by-laws and regulations in regard to the management of the stock, property, and affairs of said company.

1849.
Meetings, how
called; stock
votes.

SEC. 4. All meetings of the company shall be called in such a manner as shall be provided in the by-laws, and at such meetings each member shall be entitled to one vote for each share held by him.

1853.
Officers, when
not to vote on
stock of others.

SEC. 5. Every railroad company may prohibit the officers from voting in the election of directors upon any other stock than their own; and no officer of such company shall request any stockholder to execute a power of attorney to vote upon his stock; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this

section shall be disqualified from holding any office in said company for one year thereafter. Penalty.

Title XVII, Chap. 1.

SEC. 11. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation. 1831. 1852.
Proxies, limita-
tion of.

SEC. 6. No subscriber to the capital stock of any railroad company shall be allowed to vote on any of said stock, unless all assessments or installments on it, legally called in by such company, shall have been paid in full. Stock not to be
voted on, if as-
sessments are
unpaid.

SEC. 7. The agent appointed by the town to subscribe for stock in any railroad company may vote on the shares of stock subscribed for by him, in all meetings of such company, unless such town shall otherwise direct. 1869.
Who may vote
on shares of
railroad stock
subscribed for
by towns.

3. LOCATION AND CONSTRUCTION.

SEC. 18. Every railroad company may lay out its road not exceeding six rods wide, and for the purpose of cuttings, embankments, and procuring stone and gravel, and for necessary turnouts, may take as much more real estate within the limits of its charter as may be necessary for the proper construction and security of the road; but no real estate without the limits of said road shall be so taken, without the permission of the parties interested therein, unless the Railroad Commissioners, on application of such company, and after notice to said parties, shall first prescribe the limits within which real estate shall be taken for said purposes; and no railroad company shall lay out and finally locate its road, without the written approbation of the location by said Commissioners, except so far as the location is definitely fixed in the charter or articles of association, provided that all damages that may be occasioned to any person by the taking of any real estate for said purposes, shall be paid for by said company, as hereinafter provided. 1849.
Company may
lay out road
and take land
on payment of
appraisal.

Commissioners
shall prescribe
limits.

SEC. 19. Every railroad company, after its line of road shall have been located, approved, and established, may so far alter the location of such road as to change the radius of its curves, straighten and improve its lines, width and extent of dépôt grounds, slopes and embankments, and extend its lines of sight, when such changes are approved by the Railroad Commissioners; a certificate of which changes, duly signed by such Commissioners, shall be lodged for record in the town clerk's office, in the town or towns where such changes are made. 1863.
Alteration of
location.

Certificate of al-
teration to be
recorded.

1849. 1863.
1871. 1874.
Land, how taken, appraisal, damages, etc.

SEC. 20. When any railroad company shall have the right to take real estate for railroad purposes, and cannot obtain it by agreement with the parties interested therein, it may apply to any judge of the Superior Court for the appointment of appraisers to estimate all damages that may arise to any person from the taking and occupation of such real estate for railroad purposes, and after reasonable notice of said application shall have been given to all parties in interest, such judges shall appoint three appraisers, who shall be sworn, and give reasonable notice to said parties in regard to the time and place of making such estimate, and shall view the premises and estimate such damage, but shall not include in such estimate the expense of erecting and maintaining fences along the line of such railroad ; and shall return an appraisal of such damages in writing, under their hands, to the clerk of the Superior Court in the county where the estate lies, who shall record it ; and when so returned and recorded such appraisal shall have the effect of a judgment, and execution may issue at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised ; and said appraisers shall be paid by said company for the time actually spent in making such appraisal and return ; but no railroad shall be worked upon, or opened across any real estate, until the damages, appraised to any person interested therein, shall have been paid or secured to be paid to his satisfaction, or deposited with the treasurer of the county for his use.*

Railroad not to be worked until damages have been paid.

1876.
How a railroad company may be relieved of an easement reserved in a deed to them, in some cases.

Gen. Statutes, p. 321.

SECTION 1. Whenever any grant or conveyance to any railroad company of any parcel or parcels of land or right of way, reserves any right, title, interest, easement, or privilege in such land, or subjects such company to special conditions or covenants, which reservations, conditions, or covenants may interfere with said company furnishing reasonable and proper dépôt accommodations to the public, and such company cannot agree with the party or parties in interest as to the compensation or damages to be paid for the release of such reservation, condition, or covenant, then such company may, with the approval of the Railroad Commissioners first had and obtained, condemn such reservation, condition, covenant, or restriction in the same manner as is provided for taking, appraising, and paying for land in section twenty, of part nine, chapter two, of title seventeen, of the General Statutes of this State.

* Owners of fee highway, on which a railroad is located, entitled to damages. 26 Conn., 249. Incidental injury to adjacent land of same proprietor to be considered. 21 Conn., 294.

SEC. 2. This act shall not affect any suit now pending. Pending suits not affected.

SEC. 21. When any real estate shall have been laid out for railroad purposes, and the damages shall have been appraised, and such road, or any part thereof, shall have been abandoned or discontinued before the same shall have been opened and worked, no such execution shall issue, nor shall an action be brought against said company for the recovery of such damages by any of the owners of land over which such road or part of a road shall have been laid out and discontinued as aforesaid; but any such owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same. 1858. Land owners to recover actual damages only, where road is discontinued.

SEC. 22. When any railroad company shall take any property for the purposes of its railroad, the owner of such property may at any time within three years thereafter demand in writing of the treasurer of the company a written description of the property so taken, and said company shall within thirty days deliver to him such description; and if it fail to do so, all its rights to enter upon or use said property, except for making surveys, shall be suspended until it shall have so delivered such description. 1849. Owners may require a plan of land taken.

SEC. 23. Within ninety days after the railroad of any company shall have been laid out in any town and approved by the Railroad Commissioners, such company shall deposit with the town clerk a correct plan, signed by its president, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land taken. Corporation to deposit plan of road with town clerk.

SEC. 24. Every railroad company shall, within six months after the final location of its road, file a statement of such location, defining the courses and distances, with the Secretary of this State. Location of road to be filed in Secretary's office.

SEC. 25. Every railroad company in making contracts for the building of its road shall require sufficient security from the contractors for the payment of all labor thereafter performed in constructing the road by persons in their employ; and such company shall be liable to the laborers employed, for labor actually performed on the road, if they within twenty days after the completion of such labor shall in writing notify its treasurer that they have not been paid by the contractors. 1870. Security from contractors for paying laborers, liability of company therefor.

Title XVIII, Chap. 7.

1871.
Lien on railroad
for services or
materials fur-
nished for its
construction.

SEC. 13. Every railroad for the construction of which, or of any of its appurtenances, any person shall have a claim for materials furnished or services rendered under any contract with or approved by the corporation owning or managing such railroad, shall with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and said claim shall be a lien on said railroad, railroad property, and franchise, and the manner of asserting and perfecting such lien, by notice, certificate, and foreclosure, shall be in all respects in accordance with the provisions of the four preceding sections of this Chapter; except that the certificates of the lien and of its discharge shall be filed in the office of the Secretary of this State, who shall record them in a book kept for that purpose.

1871.
Intersections or
connections
with other
roads.

SEC. 26. Every railroad company may, if necessary in the construction of its railroad, cross or connect with any other railroad, and if it cannot agree with the managers of such other railroad as to the same, the Railroad Commissioners may determine the place and manner of such connection or crossing, after giving reasonable notice to the companies to attend and be heard; but no railroad shall cross any double track railroad at grade, except for the purpose of connecting therewith.

LEASING OF RAILROADS.

Contracts with
connecting or
intersecting
roads.

SEC. 27. Any railroad company may make lawful contracts with any other railroad company with whose railway its track may connect or intersect, in relation to its business or property, and may take a lease of the property or franchise of, or lease its property or franchises to, any such railway company; and may construct branches from the main line to any place in this State, subject to the provisions of this Part.

Branches.

1878.
Leases of rail-
roads regulated.

SEC. 1. No lease of any railroad hereafter made shall be binding on either of the contracting parties for a period of more than twelve months, unless the same shall be approved by the stockholders of the company or companies that are parties to the lease, by a vote of two-thirds of the stock represented in person or by proxy, at a meeting of the stockholders called for that purpose, and at least one month's notice shall be given of such meeting by advertising twice a week for four weeks in a daily paper published in the State, and also by mailing a copy of the call and of the lease to each stockholder; and said notice and call shall state that at

the meeting the lease will be submitted for the approval of the stockholders.

SEC. 28. When it shall be necessary for the construction of a railroad to intersect or cross any water-course not navigable, or any public highway, the railroad company may construct said railroad across or upon the same if the Railroad Commissioners shall judge it necessary; but said company shall restore said water-course or highway, thus intersected, to its former state; or in a sufficient manner not to impair its usefulness; and in case any highway is so located that said railroad cannot be judiciously constructed across or upon the same without interfering therewith, said company may, with the consent of said Commissioners, cause such highway to be changed or altered, so that said railroad may be made on the best site for that purpose; but said company shall put such highway in as good situation and repair as it was previous to such alteration, under the direction of said Commissioners, whose determination thereon shall be final.*

1849.
Crossing high-ways or water-courses.

SEC. 29. When any railroad company shall be authorized by the Railroad Commissioners to cross any stream of water, or water-course, not navigable, or pond of water, an appeal shall be allowed to any interested person aggrieved by such permission, to any judge of the Superior Court, within twenty days after the owners of the land adjoining said stream, at the point of said crossing, shall have had actual notice of the manner in which said Commissioners have permitted said stream to be crossed; which appeal shall be by a suitable petition, in writing, for a hearing in regard to the crossing, with a citation attached thereto, returnable within twelve days after its date, and served at least five days before the return day, upon such company. And said judge shall have, for the purpose of disposing of said appeal, all the powers of the Superior Court, and may proceed, by himself or by committee, to a hearing in regard to the propriety of said manner of crossing; and may render a decree either establishing more and sufficient water way at the place of crossing, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered; or may confirm said mode of crossing; and if said alteration is so decreed, may award costs against said company; and if said mode of crossing is confirmed, may award costs against the appellants, and may issue execution in favor of either

1869.
Appeals from order authorizing the crossing of non-navigable streams.

Award of costs.

*Determination of Commissioners cannot be reviewed by the Superior Court. 27 Conn., 146.

Appeal to be a
supersedeas.

party for costs, to be taxed as in civil actions in court. Said appeal shall be a *supersedeas*, so far as said crossing is concerned, until judgment shall be rendered thereon by said judge.

1849.
May change loca-
tion or alter
level of roads,
intersected un-
der direction of
Commissioners.

SEC. 30. Every railroad company, which may locate and construct a railroad across any turnpike, highway, or public street, shall construct it so as to cross over or under the same; and may, under the direction of Railroad Commissioners, raise or lower the same, at said crossing, or change the location thereof; and shall make and maintain such bridges, abutments, tunnels, arches, excavations, embankments, and approaches, as the convenience and safety of the public travel upon said turnpike, highway, or street, may require; but the Railroad Commissioners may, upon due notice to said company, and to the selectmen of the town, or mayor of the city in which said crossing is situated, direct such company to construct its railroad at such crossing, upon a level with the turnpike, highway, or street.*

1865.
Warning boards
at grade cross-
ings.

SEC. 31. Every railroad company shall keep and maintain at each crossing at grade of any highway, at which there is no gate, warning boards of such a description as the Railroad Commissioners may approve.

1871.
Right of way
for highways
for railroads, §
how obtained.

SEC. 32. When any highway or street shall be changed or altered by any railroad company with the consent of the Railroad Commissioners, and it shall be necessary to take any land for a highway to which such company has not obtained a title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company is unable to agree with the owner thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by the twentieth section of this Article, in regard to taking land for railroad purposes.

1869.
Covered bridges
height of.

SEC. 33. All covered bridges constructed on the line of any railroad shall not be less than eighteen feet in height from the top surface of the rail laid in the track on the bridge to the under side of the cross beams overhead.†

RAILROAD BRIDGES AND BRIDGE GUARDS.

1878.
Railroad com-
panies to erect
bridge guards.

SECTION 1. Every railroad corporation shall, within six months from the passage of this act, if required by the railroad commissioners, erect and thereafter maintain

* To what extent the company is bound to maintain approaches, &c. 39 Conn., 128.

† For the height required for bridges in highways over railroads, see Title XVI, Chapter VII, Part 1.

suitable bridge guards at every bridge over its railroad less than eighteen feet in height above the track; such bridge guards to be approved by the railroad commissioners, and to be erected and adjusted to their satisfaction.

SEC. 2. Any railroad corporation refusing or neglecting to comply with the provisions of this act, shall, for each month of continuance in such refusal or neglect, forfeit and pay to any person who shall sue therefor, the sum of fifty dollars, to be recovered in an action of debt on this statute. Penalty for neglect.

SEC. 34. When, in the opinion of the selectmen of any town, or of the Common Council of any city, a footway upon the line of any railroad bridge or causeway within the limits of such town or city would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or common council may call out the Railroad Commissioners, who, after due notice to such company, shall inquire into the facts, at the expense of such town or city. And if said Commissioners shall find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or city to construct and maintain the same at their own expense, and to attach the same for support to such bridge or causeway: *provided*, such footway be constructed entirely outside of the bridge or causeway to which it is attached, and so constructed, used, and maintained as not to interfere with the necessary and proper use of such bridge or causeway by such company. 1866. Footways upon railroad bridges.

SEC. 35. All railroad companies shall cause their road to be fenced within twelve months after they enter upon and take possession of the lands through which they pass. 1867. Railroads to be fenced within twelve months.

SEC. 1. Every owner of land adjoining any railroad who, prior to the twenty-second day of June, 1850, secured compensation for building and maintaining a fence along the line of land taken for the purposes of said railroad, shall build and maintain a lawful fence on said line, or as near thereto as he conveniently can; and if said owner, his heirs, or assigns, shall not build said fence within sixty days after he shall have been notified so to do by said company, it may build the same and recover the expenses thereof from the person so neglecting to build or maintain said fence. 1879. Land owners, when to fence along line of railroad.

SEC. 2. Section thirty-six, part nine, chapter two, title seventeen, (page 325,) of the general statutes, is hereby repealed. Repeal. Gen. Stat., p. 325.

1850.
Companies to
fence, when.

SEC. 37. Every railroad company, incorporated after the first Wednesday of May, 1850, shall erect and maintain sufficient fences on both sides of its railroad throughout its whole extent, except where in the opinion of the Railroad Commissioners the erection and maintenance of the same shall be inexpedient or unnecessary.

1865.
How compelled
to fence, on
complaint of
land owner.

SEC. 38. When any owner of land on the line of any railroad, in process of construction, or constructed, shall complain in writing to the Railroad Commissioners that the railroad company constructing or operating said road neglects or refuses to erect a suitable fence along said line, to his damage or inconvenience, they shall visit and examine the locality where said grievance is so alleged to exist; and if, in their opinion, there is just cause for said complaint, said Commissioners shall order said company to erect a suitable fence at said place, in such manner and within such time as they shall prescribe; and said order shall be served in writing on said company.

Penalty for neg-
lect to fence.

SEC. 39. Any railroad company which shall neglect or refuse to erect said fence in compliance with said order, shall forfeit fifty dollars for each day's neglect or refusal so to do; half to him who shall sue therefor, and half to the State.

Land owner,
how compelled
to fence.

SEC. 40. When it is the duty of any owner of land to erect or maintain a fence, in any place along the line of any railroad in this State, and he shall neglect to erect or maintain a suitable fence in such place, if, in the opinion of the Railroad Commissioners, such fence is needed thereat, they shall give him notice in writing, that unless such fence shall be erected within a time specified in such notice, the railroad company, whose line is adjoining said land, will be required to erect such fence at his expense; and, if he shall not erect said fence within the time so limited in such notice, shall then notify said company of their action, and of the neglect of said owner, and give an order in writing to said company to erect such fence within such time as said order shall prescribe; and if said company, after being duly served with a copy of said order, shall neglect or refuse to comply therewith, it shall incur the forfeiture prescribed in the preceding section, to be recovered in the same manner.

Lien of com-
pany on land of
owner neglect-
ing to fence, for
expenses.

SEC. 41. When any railroad company shall have incurred any expense in the erection of any fence, in compliance with the provisions of the preceding section, such expense, having first been ascertained and approved by the Railroad Commissioners, shall constitute a lien in favor of said company upon the land against which said fence is erected or repaired and adjoining and connected therewith, owned by the person whose duty it was to

erect said fence; and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens; but shall not continue in force, unless said company shall, within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificate shall be recorded in the land records of said town.

Certificate of liens to be filed with town clerk, and recorded.

SEC. 42. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of any part of its road, which is within the limits of any public highway or turnpike road, or adjoining thereto, when necessary for the safety of persons or property passing over such highway or turnpike; and the Commissioners shall examine and inquire into the necessity for the construction or repair of any fence or fences, or any part of said road, as aforesaid, when thereunto requested in writing by the selectmen of any town, or by the mayor of any city.

1869. Companies to fence next to highways.

SEC. 43. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of its road, when the land between its line of right of way and any public highway or turnpike road is uninclosed and unfenced, when such railings or fences are necessary to prevent animals from passing from such public highway or turnpike road on to such railroad track; and if any person shall suffer any damage in his person or property by reason of neglect of any railroad company in the premises, such company shall pay him just damages.

1871. Companies to fence between railroad and highway, if uninclosed.

SEC. 44. If it is the duty of any person to construct or maintain any such fence, the railroad company constructing or maintaining it may proceed and collect the expense thereof from such person in the manner provided in the fortieth and forty-first sections of this Article.

Reimbursement by owner of land.

SEC. 45. Every railroad company shall construct suitable cattle-guards and fences therefrom at all crossings of passways or highways, to prevent cattle from passing upon its railroad, except when the Railroad Commissioners deem it unnecessary.*

1850. 1874. Cattle-guards.

SECTION 1. It shall be the duty of every railroad company operating a railroad in the State, to cause a lawful fence to be erected and kept up on both sides of their

1875. Railroad companies to fence line of their road.

*See 37 Conn., 479.

railroad, at such place or places as the Railroad Commissioners shall judge that a fence is necessary. And it shall be the duty of the Railroad Commissioners to carefully examine the several railroads in this State, and to cause fences to be erected and kept up by the several railroad companies on both sides of their respective roads in such place or places as they shall adjudge fences to be necessary.

1875.
Duty of R. R.
Commissioners
where the road
is not fenced.

SEC. 2. In all cases wherein any railroad is not fenced as aforesaid, and where a fence shall be adjudged necessary by the Railroad Commissioners, and in all cases hereafter where fences shall not be kept up as aforesaid where said Railroad Commissioners shall adjudge the same to be necessary, it shall be the duty of the Railroad Commissioners to issue a written order to the secretary of any railroad company who shall so neglect to erect and keep up said fences, directing said railroad company to erect such fences within such time as such Commissioners shall specify, which time shall not be less than sixty nor more than ninety days from the date and service of said order, which order shall be served upon said secretary by leaving an attested copy thereof with said secretary, or at his usual place of abode, by an indifferent person, within six days from the making said order. Said order shall specify the place or places where said fence is, or where said fence is to be erected.

1875.
Penalty.

SEC. 3. If any railroad company shall fail to comply with any such order so issued to their secretary by said Railroad Commissioner as aforesaid, said railroad company shall forfeit and pay to the treasurer of the State of Connecticut, the sum of one hundred dollars per month for each and every month they shall neglect to comply with such order, recoverable in the name of said treasurer, in an action of debt founded on this statute. And it shall be the duty of said Railroad Commissioners to notify said treasurer of all such forfeitures, and it shall be the duty of said treasurer to collect said forfeitures without unnecessary delay.

1875.
Where it is the
duty of adjoining
land to make
the fence.

SEC. 4. Whenever by reason of previous contract or having received compensation therefor, or for any other cause, it shall be the duty of the owner of any land adjoining any railroad, to erect or maintain any fence between said land and the railroad, and such owner shall have unduly neglected to erect or maintain a sufficient fence, and the same shall have been erected by the railroad company in conformity to the order of the Railroad Commissioners, said railroad company may collect the costs of erecting and maintaining such fence or fences from the owners of the land where such fences shall be

so erected, to be recovered in an action of debt on this statute. And the costs of erecting and maintaining said fence, so incurred by said railroad company, shall be a lien in favor of such railroad company, on the land adjoining said fences so erected; and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens, but such lien shall not continue in force unless said company shall, within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificates shall be recorded by said town clerk in the land records of said town.

SEC. 5. And whenever by contract, neither the owner of such land, nor the railroad company can oblige the other to erect or maintain such fence, or such owner has agreed not to require the railroad company to erect or maintain such fence, and the same shall have been so erected or maintained by any company, by order of said Railroad Commissioners as aforesaid, said railroad company may collect one half the cost of erecting or maintaining the same from such owner, and the same shall be a lien on the land of such owner, as provided in the preceding section.

When fence is to be maintained by the company and adjoining proprietor.

SEC. 6. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall not affect any suit or proceeding now pending, but such suit may be proceeded with as if such acts had not been repealed.

Repeal.

SEC. 1. Any person who, without neglect on his part, may suffer damage by reason of the neglect of any railroad company to construct or maintain railings or fences on the side of its railroad, as required by law, may recover such damage from such company in an action on the case.

1878. Damage, when recoverable against R. R. Co. for neglect to make or maintain fence.

SEC. 46. When any railroad company shall neglect to construct any highway or bridge, which it is its duty to construct, or to keep in repair any bridge, embankment, filling, or abutment, which it is its duty to maintain, the State's attorney in any county wherein such neglect exists, or in which the whole or any part of said highway or bridge is situated, shall make complaint thereof to the Superior Court for such county, which shall proceed in the same manner against said railroad company as is required against towns neglecting to construct any road laid out by the Superior Court, or to keep in repair any public road within their limits, which it is their duty to construct or keep in repair.

1857. State's Attorney to complain if company neglect to repair highway.

4. DEPOTS.

1866.
When railroad
trains shall stop
near villages.

SEC. 47. When the business center of any village containing two hundred inhabitants is more than one and a half miles from the nearest station on a railroad, and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry, may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight, as they shall deem just and reasonable; and no railroad company, whose trains may be thus required to stop, shall charge more than five cents for each mile and fraction of a mile, for transporting passengers between such stopping place and the next station.

1865.
Stations, how
established.

SEC. 48. When twenty electors shall present their petition to a judge of the Superior Court, alleging that the managers of any unfinished railroad ought to establish a station at or near a place named, and that they have reason to fear that said managers do not intend so to do, he shall, after due notice to said managers, appoint a practical engineer skilled in the construction of railroads, who, after being duly sworn, shall, with the Railroad Commissioners, hear said petition, after due notice to all parties in interest; and if on such hearing said Commissioners concur with said engineer in finding such petition true, they shall in writing designate the place within the limits embraced in said petition, where said company would establish and maintain a suitable station; and said company shall establish and maintain said station at such place; if the Commissioners shall concur with said engineer in finding said petition untrue, they shall dismiss the same; and if said engineer shall not concur with said Commissioners, he and they shall each make a written report of the facts found by them, respectively, and of their respective opinions thereon, to said judge, who shall thereupon make such order as, upon an examination of said reports, he may deem reasonable; and any order so made by him against said company shall be binding upon it.

Petition to be
dismissed if
found untrue;
engineer and
Commissioners
to make separate
reports, if
they disagree.

Security for
compensation
of engineer.

SEC. 49. Said judge may at any time require said petitioners, on penalty of dismissal of their petition, to give such security as he shall order for the payment of such fees and expenses of said engineer as shall be taxed by him after due hearing of the parties thereon, which shall be paid by the petitioners; but, if said judge shall so order, the whole or a part thereof shall be refunded by said company to the petitioners.

SEC. 50. No railroad company shall abandon any

station on its road, in this State, after the same has been established for twelve months, except by the approval of the Railroad Commissioners, given after a public hearing held at such station, notice of which shall be posted conspicuously in said station for one month previous to the hearing.

1866.
Stations not to be discontinued without approval of Commissioners.

SEC. 51. Any station on any railroad in this State, which was abandoned between the first day of January and the fourth day of July, 1866, shall, upon the petition to the Railroad Commissioners of thirty freeholders residing in the town where said station was located, be restored, upon the approval of said Commissioners given after a public hearing held at the station nearest to said abandoned station, and after notice of said hearing shall have been conspicuously posted at the place of hearing for one month previous to the hearing.*

Abandoned stations, how re-established.

SEC. 52. Any person aggrieved by any order of the Railroad Commissioners made after the fourteenth day of August, 1874, upon any proceeding relative to the location, abandonment, or changing of dépôts or stations, to which he was or ought to have been made a party, may appeal from the same to the Superior Court of the county in which the cause of appeal shall arise, within twenty days after the publication of such order, by a petition in writing, with a proper citation, signed by competent authority, to all parties to said proceedings having an interest adverse to him, to be served upon them at least five days before the return day; and said court may hear said appeal and re-examine the question of the propriety and expediency of the order appealed from, either by itself or a committee, and shall proceed thereon in the same manner as upon petitions in equity; and in case said order is not affirmed, may make any other order in the premises that it may deem proper; and may award costs at its discretion. Such appeal shall be a *supersedeas* of the order appealed from, until the final action of said court thereon, and said final order may be enforced by said court by attachment, *mandamus* or otherwise, as it shall deem proper.

1874.
Appeals from Railroad Commissioners.

SEC. 53. When any railroad company in this State shall refuse to stop any of its passenger trains at any station, any ten freeholders of the town in which such station is situated may make their application in writing to the Superior Court, and if said court is not in session, to any judge thereof, praying that said company may be ordered to stop the train or trains mentioned in said application at said station; to which application a citation shall be annexed, and the same shall be served upon

1868.
Application to Superior Court to compel companies to stop passenger trains at dépôt.

*As to what constitutes a station, see 37 Conn., 153.

such company at least six days before the return day named therein.

Hearing before
committee.

SEC. 54. Said court, or judge, as the case may be, shall appoint a committee of three disinterested persons, who, being first duly sworn, shall hear and decide upon said application at such time and place, and with such notice to those interested as said court or judge shall order; and if said committee shall be of opinion that said application ought to be granted, they may order said company to stop its train or trains in the manner prescribed in said order, and make such other order as they shall deem just and reasonable, and shall make return of their doings to the next term of said court.

Report of com-
mittee.

SEC. 55. Upon such return, either party may object to the acceptance of the same for irregularity or improper conduct, and the court for such cause may set it aside and order a rehearing; but if the court accept the same, it shall be conclusive, and said company shall obey said order.

Order, how en-
forced.
Costs.

SEC. 56. Said order may be enforced by *mandamus*, and the costs of said proceedings may be taxed by said committee against either or both of said parties.

5. OBLIGATIONS OF AND TO COMPANIES.

1859. 1864.
Companies to
afford each
other mutual fa-
cilities.

SEC. 57. Every railroad company shall run its trains each way for passengers at such times and in such manner as to afford reasonable facilities for receiving passengers from, and delivering them to, the other railroads in this State, connected therewith; and when the business connections of the railroad of any company with the railroad of any other company are not convenient and reasonable for the accommodation of passengers over said road, said company shall make such connections as the public travel and business may require.

1864.
How compelled
to make proper
connections.

SEC. 58. Any person who shall be aggrieved by the neglect of any railroad company to make such connections, may prefer a petition against such company to any judge of the Superior Court, who is not resident of the county in which the grievance complained of exists, averring such neglect, which petition shall be served upon the respondents at least twelve days before it is made returnable; and said judge shall, by himself or by a committee, inquire into the allegations of the petition, after such notice of the hearing as he shall order, and, if the allegations in the petition are found to be true, shall order such company to make such connections, on penalty of forfeiting to the petitioner not less than fifty dollars for each day that it shall fail to comply with said order; and in such cases the judge may tax costs at his discretion, and issue execution therefor.

Hearing before
a committee.
Order.

Costs.

SEC. 59. When the railroad of any company, being a trunk road, shall, at or near the same place, connect with or be intersected by two or more other railroads, which are competing lines for the business to or from such trunk railroad, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, in the interchange of cars and transportation of freight, as well as in ticketing passengers and checking baggage.

1859.
Trunk roads to afford equal facilities to intersecting roads.

SEC. 60. If any such competing railroad company shall at any time deem itself aggrieved in reference to such facilities, its managers may complain to the Railroad Commissioners, who, after due notice and hearing, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said connecting railroads, and fix the terms on which such facilities shall be afforded by or to each of said railroad companies; and the Superior Court may compel the performance thereof, by attachment, *mandamus*, or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined on by said court.

How to compel such facilities to be furnished.

SEC. 61. When it shall appear to the Railroad Commissioners, by the written complaint of the president, or a majority of the directors, of any railroad company in this State, or of a majority of the selectmen of any town through which any railroad passes, that the business connections of any other railroad connected with such railroad are not convenient and reasonable for the accommodation of the inhabitants on the line of such road, said Commissioners shall forthwith cause a notice to be given to all parties interested, specifying the time and place of hearing such complaint, and on such hearing, if good and sufficient cause exist, shall make such regulations in relation thereto as they shall deem proper; and any railroad company neglecting to comply with such regulations shall forfeit to the State twenty-five dollars for each day of such neglect.

1856. 1859.
Order by Railroad Commissioners as to connections to be made.

SEC. 62. Every person or corporation owning or operating any railroad, located wholly or in part within this State, which connects with any other railroad in this State, shall receive, and with reasonable dispatch draw over the same, the passengers, merchandise, and cars of the person or corporation owning or operating such connecting railroad, and shall not in any manner discriminate as to time and price for such hauling against said connecting railroad, in favor of other shippers at said point of connection; and if any such person or corporation shall fail so to do, complaint may be made thereof by

1874,
All connecting roads to have equal facilities.

such connecting railroad to the Railroad Commissioners, who, after reasonable notice to such person or corporation complained of, shall, if, upon a hearing, they find the complaint true, order such person or corporation to receive and forward, as herein provided for, such passengers, merchandise, and cars as may be delivered to him or it by said connecting railroad.

Penalty.

SEC. 63. Any person or corporation owning or operating any railroad, as aforesaid, refusing to conform to any order made, as aforesaid, shall be fined twenty-five dollars for each offense.

1866. 1867. 1872.
Connecting
aprons.

SEC. 64. Every railroad company shall provide its passenger, baggage, mail, and express cars with suitable platforms to secure the safety of persons passing from car to car, or connecting aprons or bridges, to the approbation of said Commissioners, except that freight or baggage cars need not be thus connected with the platform of a passenger car attached to a freight train; shall not allow any hand-car, or other car not moved by steam, belonging to it, and used upon its railroad, when removed from the railroad track (except when placed in a building prepared for it), to remain within fifty feet of any road or highway crossing said track; shall, from the first day of May until the first day of November, annually, carry through each passenger car, once an hour, a suitable quantity of good drinking water for the free use of the passengers, with suitable appurtenances for carrying it, and a clean glass tumbler for using it; shall give each passenger, who shall be separated from his baggage by said company, a receipt or check for it at the time of receiving it; and shall conspicuously post on each passenger dépôt building the name of the station, and on each passenger car which leaves the *termini* of their own or any other road, a legible card, or cards, not less than three feet in length, with large letters, distinguishing way from express trains, and designating the direction in which the trains are next to move, unless such cards shall be dispensed with by the Commissioners.

1866.
Hand-cars.

1864.
Water.

1848.
Checks.

1872.
Name of sta-
tion.

1866.
Designation of
way and ex-
press trains.

1867.
Penalty for
fraudulently
evading pay-
ment of fare.

SEC. 65. No person shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by a railroad company, and whoever does not, upon demand, first pay such fare, shall not be entitled to be transported over any railroad; but conductors or employees of railroad companies shall not put a passenger off from trains between stations.

1865.
Change in com-
mutation fares.

SEC. 66. No railroad company, which has had a system of commutation fares in force for more than four years, shall abolish or alter it, except for the regulation of the price charged for such commutation; and such

price shall, in no case, be raised to an extent that shall alter the ratio as it existed on the first day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

SEC. 67. Every railroad company shall transport milk for every person by the same trains and upon the same conditions as the milk of any other person is transported by it. 1873.
Transportation
of milk.

Any railroad company which shall refuse to transport over the line of its road any railroad ties, sleepers, or material to be used in the construction or repair of any other railroad, at the same rate or price as other freight of the same class, shall be deemed guilty of a misdemeanor, and liable to a fine not less than fifty dollars nor more than three hundred dollars for each and every offense, half to him who shall sue therefor, and half to the state. 1879.
Penalty of R. R.
company refus-
ing to transport
material for re-
pair of another
road.

SEC. 68. All the conductors, brakemen, and baggage-men, employed upon the passenger trains of any railroad company, shall wear, when on duty, in a conspicuous place, a badge denoting their respective duties, and the name of such company. 1856.
Certain employ-
ees to wear
badges.

SEC. 69. No person shall, without the permission of the managers of the railroad, be upon, or attach himself to, any engine or car upon the track of any railroad, or occupy any part of the platform, or grounds of any railroad station, nor ride, drive, or lead any beast on said track, except for the purpose of crossing it. 1849.
1865. 1867.
Being on car,
platform, or
grounds, or driv-
ing on track.

SEC. 70. Any station agent of any railroad company, who shall know or have immediate information that any person has violated any provision of the preceding section, shall forthwith inform a grand juror of the town in which said offense shall have been committed. Agents of com-
panies to make
complaint.

SEC. 71. Every person who shall violate any provision of the two preceding sections shall be fined not exceeding fifty dollars, or imprisoned not exceeding thirty days, or both. Punishment

SEC. 1. The State Board of Health shall prepare rules and regulations for the examination and re-examination of railroad employees in regard to color-blindness and visual power, prescribing the method in which, and the intervals at which, such examinations shall be made, the maximum fee to be charged for each examination, the form of certificate to be issued by the examiners, and such other regulations as said board may deem necessary. Said board shall send a copy of such rules and regulations to every railroad company and trustee operating a railroad in this State, on or before the first day of July, 1880. Said board may from time to time make such 1880.
Board of Health
to prescribe
rules for the ex-
amination of R.
R. employees as
to color-blind-
ness and visual
power.

changes in said rules and regulations as they may deem best, and communicate the same to said companies and trustees. Said board shall annually, in the month of May, recommend two or more medical experts to make the examinations above referred to, and the Governor shall annually, on or before the first day of July, appoint not less than two medical experts, any one of whom shall be authorized to conduct the examination for color-blindness and visual power, and issue certificates in accordance with the rules of the Board of Health.

Railroad employees to be examined.

SEC. 2. On or before the first day of October, 1880, every railroad company and trustee, operating any railroad in this State, shall cause every person in their employ as locomotive engineer or fireman, train conductor or brakeman, station agent, switchman, flagman, gate-tender, or signalman, to be examined, at the expense of the railroad company, by one of the examiners to be appointed by the Governor in regard to color-blindness and visual power, and shall cause a like examination to be made of all persons employed after said date in either of the capacities named above, and shall cause re-examinations to be made in accordance with the rules prescribed by the Board of Health.

Penalty for employing one not certified.

SEC. 3. Any railroad company or trustee, operating any railroad in this State, employing after the first day of October next, in any of the capacities specified in the second section of this act, any person who does not possess a certificate of freedom from color-blindness and possession of normal visual power, duly issued in accordance with the provisions of this act, or knowingly employing in any of such capacities any person whose certificate has been revoked by the examiner, shall for each and every offense be punished by a fine of not less than two hundred nor more than one thousand dollars.

1851.
Engines to have bell and whistle.

SEC. 72. Every engine used upon any railroad shall be supplied with a bell of at least thirty-five pounds weight, and a suitable steam whistle, which bell and whistle shall be so attached to such engine as to be conveniently accessible to the engineer, and in good order for use.

Engineers to sound bell or whistle when crossing highway, etc.

SEC. 73. Every person controlling the motions of any engine, upon any railroad, shall commence sounding the bell or steam whistle attached to such engine when such engine shall be approaching, and within eighty rods of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway; and the railroad company, in whose employment he may be, shall pay all damages which may accrue to any person in

Liability of corporation.

consequence of any omission to comply with the provisions of this section ; and no railroad company shall knowingly employ any engineer who has been twice convicted of violating the provisions of this section.

SEC. 74. No railroad company shall permit any person to drive any engine upon any railroad operated by such company unless he shall have first received a printed copy of this and the two preceding sections, and shall have made oath that he will faithfully comply with the provisions thereof.

Engineers to have copies of this law and be sworn to obey it.

SEC. 75. All railroad trains shall be brought to a full stop, at a distance not less than two hundred feet, nor more than eight hundred feet, from the draw in every draw-bridge, upon the line of the railroad over which they are to be run, and from every point where such railroad is crossed by another railroad, and in plain sight of the same, before being run upon or over such draw or crossing ; but the Railroad Commissioners may in writing authorize the passing of any draw or any railroad crossing, without stopping as aforesaid, when, in their opinion, it can be done consistently with public safety.

1853. 1869. Trains to stop before passing draw-bridges or railroad crossing.

Commissioners may authorize passing without stopping.

SEC. 76. Every person running such a train, who shall violate the provisions of the preceding section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding three months ; and the president and directors of any railroad company, who shall knowingly permit any violation of the same, shall be fined five hundred dollars.

Penalty for violation.

SEC. 77. All trains which are obliged to come to a full stop before crossing any draw-bridge, shall, when the Railroad Commissioners shall so order, stop at the regular station, nearest to such draw-bridge, for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains, if said station is in full view of said draw-bridge, and not more than one hundred and twenty rods therefrom.

1865. Passenger trains to stop at nearest regular station to a draw-bridge.

SEC. 78. No railroad company shall permit any passenger train to be run over any switch, at any railroad junction of different roads, or at any station where such train does not regularly stop, or is not then to be stopped, unless there be, at the time when such train shall arrive near such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day, or a light at night, to indicate that such switches are in a proper position for the passage of such train ; or unless, in the absence of such switchmen, said train shall be first brought to a full stop, at the distance of not less than two hundred

1853. 1856. Switches at railroad junctions.

feet, nor more than seven hundred feet therefrom; and every person who shall run a train over any such switch contrary to the provisions of this section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding sixty days, or both; and the president and directors of any railroad company, who shall permit such train to be run over any such switch, contrary to the provisions of this section, shall be fined five hundred dollars; but the Railroad Commissioners may dispense with such switchmen, at any places.

Penalty for violation by engine-man.

Penalty for violation by president and directors.

1873.
When trains may pass switch, &c., without stopping.

1853. 1854.
Number of brakemen on train.

1853.
Companies to give notice to Commissioners of accidents.

SEC. 79. The Commissioners may permit passenger trains to be run past any switch, station, or highway crossing without stopping, at such rate of speed as they may prescribe, upon the provision by said company of such safeguards for the protection of its passengers and the public as said Commissioners may require; and for neglecting to make such provision, such company shall pay a fine of five hundred dollars.

SEC. 80. Upon every train run, or intended to be run, upon any railroad in this State, at a greater average speed than thirty miles an hour, between stations, and consisting of more than two passenger cars, one brakeman shall be kept at the brake of each car; but when the double-action brake is used on any such train, but one brakeman need be kept upon and for every two cars connected with such train; and the Railroad Commissioners may grant permission to any railroad company to reduce the number of brakemen required upon passenger trains, when such company may have adopted a system of brakes to be operated by the engineer, which in the opinion of said Commissioners may render such number of brakemen unnecessary; but said Commissioners may revoke such permission when they consider the public safety requires; and on such revocation such company shall place upon its trains the number of brakemen required by law.

SEC. 81. Every railroad company shall within twenty-four hours after the occurrence of any accident, attended with serious personal injury, give notice of the same to the Railroad Commissioners, in writing, who upon receiving such notice, or upon public rumor of such accident, may repair, or dispatch one of their number to the scene of said accident, and inquire into the facts and circumstances thereof; and the Commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by whom the same may be proved.

6. BONDS AND MORTGAGES.

SEC. 82. Every railroad company may borrow money, and may secure the repayment of the same by its bonds, signed by its president, and countersigned by its treasurer; but before being issued, said bonds shall be registered in the office of the Comptroller, and a certificate thereof shall appear on the face of each bond; and the Comptroller shall cancel any bonds, so registered, which may be brought to him for that purpose, and enter said act of cancelling in his register; but no railroad company shall issue any bond of a less denomination than one hundred dollars, nor have bonds outstanding, at any one time, to a greater amount than one-third of the sum which its president and chief engineer shall certify, under oath, to the Comptroller, has been actually expended upon its road; and any false swearing in this matter shall be perjury; and the Comptroller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited in this section.* Such company may dispose of its bonds, as shall be authorized by its stockholders.

1842.
Corporation
may borrow
money, and
issue bonds.

1860. 1867.
May sell bonds.

SEC. 83. The company may secure said bonds by a mortgage of its property, or any part thereof, by deed duly executed by its president, under the corporate seal, to the Treasurer of the State, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the Secretary of this State.

1849.
Railroad may
be mortgaged
to secure bonds.

Concerning Railroad Mortgages.

SEC. 1. Whenever any railroad company has mortgaged, or shall mortgage its railroad, pursuant to law, to secure its bonds, and has included, or shall include in said mortgage all or any part of its rolling stock, locomotives, and cars, whether those owned by it at the date of said mortgage, or those thereafter to be acquired by it for use upon said railroad, or both, such mortgage shall be deemed valid and effectual, as respects all the property therein included as aforesaid; and may be foreclosed in the same manner as ordinary mortgages of real estate; and the record thereof in the office of the secretary of this state shall be a sufficient record and notice to protect the title under the mortgage, notwithstanding such company may remain in possession of all or any part of the mortgaged property.

1877.
Mortgages of
railroad prop-
erty.

SEC. 84. When any railroad company shall have

*Various points as to liability of railroad companies upon their bonds. 26 Conn., 121.

mortgaged its property, or any part thereof, to any person, in trust, for the security of its creditors, or for the security of any class of them, and shall have made default in the payment of principal or interest, due to such creditors, any such creditor may prefer his petition to the Superior Court, in any county in which such railroad, or any part thereof, is located, setting forth such fact, and praying that such trustee may be placed in the possession of such property, for the benefit of such creditors; and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations therein are found true, such court shall decree that the said company and its president and directors, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

1858.
Surrender of
road to mort-
gage trustees.

Limitation of
liability of
trustee in pos-
session.

SEC. 85. When any such trustee shall have taken possession of any property in pursuance of the provisions of the preceding section, or in pursuance of any authority contained in the mortgage or deed of trust, he shall take charge of, and operate, such railroad, or railroad property, for the benefit of the creditors for whom such trust was created, and shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate it, except for his willful mismanagement, or for any contracts made by him as such trustee; but all such property shall be liable for the acts and proceedings of such trustee, in the execution of his trust, to the extent of the interest of the creditors, for whose benefit he may act; and any proceeding, for the purpose of making such property liable, shall be brought against such trustee, describing him as such.

Trust estate
liable for acts
of trustee.

Trustee to make
and return in-
ventory.

SEC. 86. The trustee, upon taking possession of such property, shall make an inventory of all which may come into his possession under oath, and lodge it for record in the office of the Secretary of this State; and if any other property shall, from time to time, be discovered by him, he shall make and lodge a like inventory, under oath, as aforesaid.

Trustee to ren-
der quarterly
accounts to
Secretary.

SEC. 87. The trustee shall, from time to time, while operating such road, file his account, quarterly, in the office of the Secretary of this State, of all moneys received or disbursed by him, in the course of his agency; and may proceed at his discretion, in the Superior Court, in any county in which such railroad, or any part thereof, is located, to foreclose said railroad company, and all subsequent incumbrances, for the use of the bondholders, or other creditors for whom he acts; and

May foreclose
for the bond-
holders.

such court may limit the time for the redemption of the mortgaged property, as in ordinary proceedings for the foreclosure of real property.

SEC. 88. If such trustee shall neglect or unnecessarily delay to perform his duties, any creditor, represented by such trustee, may apply to any Superior Court aforesaid, for the removal of such trustee, which application shall be heard at the first term of said court; and upon such facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and may, upon the application of any such creditor, remove a trustee, and fill the vacancy.

Superior Court may remove trustee for cause, and appoint another.

SEC. 89. Nothing in the five preceding sections shall affect any mortgage, trust, or lien upon the property foreclosed, which was created prior to the mortgage, trust, or lien, under which said trustee may act; but the trustee for all such prior incumbrances may proceed, by foreclosure or otherwise, notwithstanding any act or proceeding by subsequent incumbrances, or their trustees.

Right of prior incumbrancers, not to be affected.

SEC. 90. When any such railroad is in the possession of an assignee, or trustee, he shall have the same rights, powers, and privileges as are conferred upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad while they have the possession thereof.

1874.
Trustees to have the same powers, etc., as the corporation.

SEC. 91. The expenses of operating such railroad, or other property, including repairs and all other reasonable expenses of the trustee, and any damages incurred for any injury sustained during the time of his execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become payable before or during said time, and also a reasonable compensation to be allowed to the trustee, by the Superior Court, shall be deducted from the earnings of the road, before any part of such earnings shall be paid to the creditors.

1858.
Expenses of road, damages, compensation of trustees, etc., to be deducted from earnings.

Title XVII, Article 4.

SECTION 1. Every person who shall violate any provision of this Part, for which no other penalty is prescribed or provision made, shall be fined not less than ten dollars nor more than five hundred dollars.

General Penalty.

Title III, Chap. 4, Part 4.

SEC. 2 The Governor may, from time to time, upon the application of any railroad or steamboat company, engaged in the business of transportation in this State,

1861.
Appointment of railroad and steamboat police.

commission, during his pleasure, one or more persons designated by such company, who, having been duly sworn, may act at its expense as policemen upon the premises used by it in its business, or upon its cars or vessels. When any such commission is issued, or revoked, the Executive Secretary shall notify the clerk of the Superior Court of each county in which it is intended that such policemen shall act.

Badge of railroad and steamboat police.

SEC. 3. Every such policeman shall, when on duty, wear in plain view a shield, bearing the words, "Railroad Police," or "Steamboat Police," as the case may be, and the name of the company for which he is commissioned.

Their power to arrest.

SEC. 4. Every railroad or steamboat policeman may arrest in his precincts, for all offenses committed therein, and bring the offenders before proper authority.

Title XX, Chapter 13, Part 2.

1867.
Jurisdiction of offenses on cars or steamboats.

SEC. 3. All persons arrested by railroad or steamboat policemen, for offenses committed upon cars or steamboats when in motion, may be prosecuted before any court, in the same manner as if such offenses had been committed in the town in which such court is held.

Title XII, Chap. 5.

1864. 1869.
1871. 1877.
Returns by railroad companies.

SEC. 5. The secretary or treasurer of every railroad company, any portion of whose road is in this State, shall, within the first ten days of October, annually, deliver to the Comptroller a sworn statement of the number of shares of its stock, and the market value of each share, the amount and market value of its funded and floating debt, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of cash on hand the first day of said month, the whole length of its road, and the length of those portions thereof lying without this State, and also the number, name, and length of each of its branches lying in the State.

1864. 1869.
1867. 1877.
Amount of tax to be paid by railroad companies.

SEC. 6. Each of such railroad companies shall, on or before the twentieth day of October, annually, pay to the State one per cent. of the valuation of said stock, and funded and floating debt, and bonds, as contained in said statement, after deducting from such valuation the amount of cash on hand, and from said sum required to be paid, the amount paid for taxes upon the real estate owned by it and not used for railroad purposes; and the

valuation so made and corrected by the Board of Equalization, shall be the measure of value of such railroad, its rights, franchises, and property in this State, for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this State.

SEC. 7. When only part of a railroad lies in this State, the company owning such road shall pay one per cent. on such proportion of the above-named valuation as the length of its road lying in this State bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of any branch thereof in this State, which the Board of Equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road, shall be included; but every such branch shall be estimated at its true and just value by the Board of Equalization, and such railroad company shall pay to the treasurer of this State one per cent. on such value, at the time fixed in the next previous section for the payment of other railroad taxes; and when any such sum becomes due, and such company shall not then have the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the State within the time above prescribed.

1864. 1876.
Tax on railroad of which only a part lies in the State.
Gen. Statutes, p. 168.

SEC. 8. The taxes paid by the lessee of any railroad, under any contract or lease, existing on the tenth day of July, 1862, may be deducted from any payment due, or to become due to the lessor, on account of such contract or lease.

1862.
Lessee of railroad may deduct taxes from rent.

Any dwelling-house belonging to any railroad company shall be set in the list and be liable to taxation in the town where said dwelling-house is situated, notwithstanding the fact that the same may be rented to, or occupied by, an employee of said railroad company; and the amount paid for taxes on any such dwelling-house or houses, shall be deducted from the sum required by law to be paid by such railroad company for taxes to the State.

1877.
Taxation of dwelling-houses belonging to railroad companies.

Any and all taxes which shall become due to the State from any railroad company, under sections five, six, and seven, of chapter five, title twelve, of the General Statutes, shall be and remain a lien on the road and estate of said company, until such taxes are paid, and shall take precedence and priority of any and all other incumbrances whatsoever.

1875.
Lien on railroads for taxes due the State.
Gen. Statutes, p. 168.

SECTION 1. The mortgagees or trustees of any railroad

1875.
Trustees in
possession of
mortgaged rail-
road to make
annual returns.

lying in whole or in part in this State, who have, or shall hereafter come into the possession of the same, by virtue of any mortgage thereof, shall, within the first ten days of October, annually, so long as they remain in possession of said railroad, deliver to the Comptroller a sworn statement of the value of said road, its equipment, and other property, located in this State, and in their hands as such mortgagees or trustees. And the Board of Equalization shall have all the powers, in respect to such returns and values, which are conferred upon them in other cases by section eleven, chapter five, title twelve, of the General Statutes.

Gen. Statutes,
p. 169.

Penalty.

SEC. 2. Any person, whose duty it shall be to deliver the statement required by the preceding section, who shall fail so to do within the time prescribed, shall forfeit five hundred dollars to the State.

Tax on such
roads.

SEC. 3. Said mortgagees or trustees shall, on or before the twentieth day of October, in each year, or as soon thereafter as the earnings of said road, or other moneys in their hands, will allow, pay to the State a sum equal to one per cent. on the value of said road, equipment, and other property, less the amount of taxes paid by them on any real estate in their hands, not used for railroad purposes.

When a mort-
gaged road be-
comes the prop-
erty of another
corporation.

SEC. 4. In all cases in which the road and estate of any railroad company shall have been, or shall hereafter be, foreclosed under any mortgage executed by it for the security of its creditors, and any other railroad corporation shall have, or shall hereafter become, by purchase or otherwise, the owner of said road and estate so foreclosed, said corporation shall make the returns and payments required by sections five and six, chapter five, title twelve, of the General Statutes; and any funded or floating indebtedness, to which said railroad and estate is liable, shall be considered for the purposes of this act as the indebtedness of said corporation, whether the same may have been contracted by it, or by some predecessor in its title.

Gen. Statutes,
p. 168.

Lien on road for
taxes.

SEC. 5. Any sums which shall become due to the State, for taxes under this act, shall rest as a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other liens and incumbrances whatsoever.

1878.
Highway not to
be laid out near
railroad track.

SECTION 1. No highway which does not cross a railroad track shall hereafter be laid out or opened to the public within one hundred yards of any railroad track unless the layout has been approved by a judge of the superior court, after notice to all parties in interest, and

his written approval has been lodged in the office of the town clerk of the town in which the proposed highway is situated.

SEC. 2. A judge of the superior court shall not ap-
 prove the layout of any highway, which does not cross a
 railroad track, within one hundred yards of any railroad
 track, unless he finds that public convenience and neces-
 sity requires such highway to be within such distance;
 and he shall have power to require any town opening a
 highway to the public within such distance, to erect and
 maintain such a fence between such highway and the
 railroad track as, in his opinion, the safety of the public
 may require.

Power of judge
 of superior
 court as to this.

SEC. 3. This act shall take effect from its passage, but
 shall not affect any suit now pending.

Effect of this
 act.

Title XVI, Chap. 7, Part I.

SEC. 6. No highway shall be laid out or constructed
 across and upon a level with any railroad, unless the Rail-
 road Commissioners, upon written application of the party
 proposing to lay out or construct such highway, and after
 giving to said party, and to the company whose railroad
 it is so proposed to cross, reasonable notice in writing of
 the time and place when and where they may be heard
 thereon, allow said crossing; and if they, upon such hear-
 ing, shall disallow it, they shall further determine whether
 said highway shall cross over or under said railroad; and
 half of the expense of said crossing shall be borne by
 said railroad company, which, upon the completion of
 said highway and crossing, shall pay the same to the
 party entitled thereto.

1870.
 Laying out high-
 ways across
 railroads.

SEC. 7. If said highway shall cross over said railroad,
 the structure necessary therefor shall be maintained and
 kept in repair by the party bound to maintain said high-
 way; but if it shall cross under said railroad, such struc-
 ture shall be maintained and kept in repair by said com-
 pany.

Expenses of
 maintaining
 bridge at rail-
 road crossing.

SEC. 8. The bottom timbers of all bridges, hereafter
 constructed over any railroad track, shall not be less than
 eighteen feet above the rails, unless the Railroad Com-
 missioners require a less height and prescribe the same
 in writing.

1871.
 Height of rail-
 road bridges.

SEC. 9. The party bound to maintain any bridge or
 road shall erect and maintain a sufficient railing or fence
 on the side of such bridge, and of such parts of such
 road as are so made or raised above the adjoining
 ground as to be unsafe for travel; and whoever shall
 suffer damage in his person or property, by reason of
 the want of any such railing or fence, may recover dam-
 ages from such party.

1801.
 Railings to be
 erected on roads
 and bridges.

1862.
Liability for
defective high-
ways or bridges.

SEC. 10. Any person, injured in person or property, by means of a defective road or bridge, may recover damages from the party bound to keep it in repair ; but no action for any such injury, received subsequent to the seventh day of July, 1874, shall be maintained against any town, city, or borough, unless written notice of such injury, and of the time and place of its occurrence, shall, within sixty days thereafter, be given to a selectman of such town, or the clerk of such city or borough ; and when the injury is caused by a structure legally placed on said road by a railroad company, it, and not the party bound to keep the road in repair, shall be liable therefor.

1874.

1869.

1866.
Proceeding to
alter a highway
taken by a rail-
road company.

SEC. 36. The Superior Court of the county in which is any highway, or any portion thereof, taken by any other than a horse railroad company for railroad purposes, but not in a city, nor constructed since such railroad, may, upon the petition of any party interested, served upon said company as other civil process, appoint a committee of three to inquire whether such highway or portion thereof is unsafe for travel by reason of such railroad, or whether any alteration of such highway or the construction of a new highway is thereby rendered necessary for the public safety and convenience ; and such committee shall hear said parties and report their opinion thereon to said court, which may make any proper order in the premises ; and if it shall order any such alteration or construction, and said company shall refuse to comply with such order, said town shall alter or construct such highway, and may recover the expense thereof from said company.

1876.
Provision for
safety of high-
way at railroad
crossing.

SECTION 1. The selectmen of any town within which a highway crosses or is crossed by a railroad, or the directors of any railroad company whose road crosses or is crossed by a highway, may bring their petition in writing to the Railroad Commissioners, therein alleging that public safety requires an alteration in such crossing, its approaches, the method of crossing, the location of the highway or railroad, or the removal of obstructions to the sight at such crossing, and praying that the same be ordered. Whereupon the Railroad Commissioners shall appoint a time and place for hearing the petition, and shall give such notice thereof as they judge reasonable, to said selectmen, the railroad company, and to the owners of the land adjoining such crossing, and after such notice and hearing, said Commissioners shall determine what alterations or removals shall be made, by whom done, and at whose expense.

Assessment of
damages.

SEC. 2. In case the party by whom the changes are to be made cannot agree with the owner of the land or

other property to be removed or taken under the said decision of the Railroad Commissioners, the damages shall be assessed in the same manner as is provided in case of land taken by railroad companies. The expense of such assessment to be paid in the same manner as the expense of the alterations.

SEC. 3. The decision of the Commissioners shall be communicated to the selectmen, to the railroad company, and to the owners of any property directed to be removed or taken, within twenty days after final hearing, and any person aggrieved by such decision may appeal therefrom in the same manner and with like effect as is provided in the case of appeals from any order of the Railroad Commissioners upon any proceedings relative to the location, abandonment, or changing of dépôts or stations.

That all the provisions of chapter thirty-six, entitled An Act in regard to railroad crossings, of the acts of 1876, applying to selectmen of towns, in regard to highways crossing or crossed by railroads, be, and the same are hereby extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing or crossed by railroads.

1877.
Provision for
safety of high-
way at railroad
crossing.

SECTION 1. Any person traveling upon any public street or highway which is crossed by a railroad, who shall be obstructed or prevented from crossing such railroad for a longer time than five minutes, by reason of trains, cars, or locomotives standing upon or across such street or highway, may recover not exceeding fifty dollars from the corporation owning or operating said railroad : *provided*, suit is brought within thirty days after the date of such obstruction.

1878.
Obstruction of
highway travel
by railroad
cars, etc.

SEC. 2. Section twenty-third, part first, chapter seven, title sixteen of the general statutes is hereby repealed.

Repeal.
Gen. Statutes,
p. 234.

Title XVIII, Chap. 6, Part 1.

SEC. 20. If the owner or occupant of any land, adjoining any railroad or canal, has, since the tenth day of June, one thousand eight hundred and thirty-one, taken, or shall take, into his enclosure any part of the land belonging to said railroad or canal, as located and established, or since that time has erected, or shall erect, any building upon any such land, no adverse possession of the land so enclosed or built upon shall confer any title thereto.

1846.
Right to land
within limits of
railroad or ca-
nal, not granted
by possession.

Title XVIII, Chap. 9.

1854.
1858. 1865.
If not perish-
able, how dis-
posed of.

SEC. 2. All goods of a nature not perishable, left with any person, or upon any public wharf or highway, and all goods, other than personal baggage of passengers, left at any railroad station, or in any railroad car, or carriage, the owner of which goods is unknown, or neglects to take them away for six months from the time when they were left, shall be advertised one month in a newspaper published in the county where such goods were left; and if the owners thereof shall not take them away within said month, may be sold, and the proceeds disposed of, in the manner provided in the preceding section, except that such proceeds, not claimed by the owner within one year, shall escheat to the State.

Title XVIII, Chap. 11, Part 2.

1858.
Trustee may re-
lease interest of
a railroad cor-
poration, when.

SEC. 20. The trustee of any railroad corporation, whose estate is in settlement as an insolvent estate, may, if the assets of such estate shall not otherwise be sufficient to pay the claims allowed by the commissioners, and the expenses of settling the estate, release, subject to any prior existing lien or title, to any proprietors of land any right of way or other incumbrance which said corporation may have in or upon the same, upon such terms as shall be approved by the Court of Probate.

Title XIX, Chap. 2.

1853. 1856.
Service on non-
resident rail-
road directors.

SEC. 45. In any action brought against the president and directors of a railroad company for a forfeiture incurred under the provisions of Part IX, Chapter II of Title XVII, service of the writ upon such of them as are inhabitants of this State, or as may be found therein by the officer serving the same, shall be sufficient notice to maintain the suit against all the defendants.

1877.
Limit and dis-
tribution of
damages for
negligence
causing death.
Gen. Statutes,
p. 422.

SECTION 1. In all actions by an executor or administrator for injuries resulting in death from negligence, such executor or administrator may recover from the party legally in fault for such injuries, just damages not exceeding five thousand dollars, to be distributed as is provided in section nine, chapter six, title nineteen, of the general statutes, revision of 1875: *provided*, that no action shall be brought upon this statute but within one year after the neglect complained of; *and provided, further*, that if suit for the injuries caused by such neglect shall be pending when the death occurs, and the executor or administrator of such deceased person shall enter and prosecute the same to final judgment, the damages

recovered in such suit shall be distributed as provided in said ninth section.

SEC. 2. The third section of part seventeen, title nineteen, chapter seventeen, of the general statutes, and all other acts or parts of acts inconsistent herewith, are hereby repealed. Repeal. Gen. Statutes, p. 488.

Title XIX, Chap. 18.

SEC. 14. No suit against a railroad company for damages for the loss of any life, shall be brought by the executor or administrator of the deceased person, except within eighteen months from and after the death of such person. 1865. 1867. Suit against railroad company for loss of life.

Title XIX, Chap. 6.

SEC. 8. No action to recover damages for injury to the person, reputation, or property of the plaintiff, or to the person of his wife, child, or servant, shall abate by reason of his death; but his executor or administrator may enter and prosecute the same in the same manner as is provided by law in other actions; and if there be two or more plaintiffs, and one or more of them shall die before final judgment, such action shall not abate, but, such death being suggested on the record, the action shall proceed.* 1853. 1869. 1874. Limit and distribution of damages. 1836. 1848. What actions of tort survive.

Title XIX, Chap. 11.

SEC. 29. In all actions to recover for any injury occasioned by fire communicated by any railway locomotive engine in this State, the fact that such fire was so communicated shall be *prima facie* evidence of negligence on the part of the person or corporation who shall, at the time of such injury by fire, be in the use and occupation of such railroad, either as owner, lessee, or mortgagee, and of those who shall at such time have the care and management of such engine. 1850. Fire communicated by railway engine.

Title XIX, Chap. 16.

SEC. 25. The levy of executions on the equitable rights of interest which any railroad corporation may have in the whole, or any part of the real estate, right of way, or roadbed of any other railroad corporation, together with the income, rents, and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof with the treasurer, secretary, or clerk of said last-named corporation, with an attested certificate by the officer making such levy, that he levies upon 1856. Levy of interest of one railroad company in road of another.

* Death of plaintiff after verdict will not prevent rendition of judgment, though the action cannot survive. 18 Conn., 207, 208.

such right or interest to satisfy such execution ; and thereupon he shall post the same upon some sign-post in the town where such last corporation has its office or principal place of business in this State, and as in cases of personal property, shall, at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy said execution, and shall give to the purchaser a written conveyance of such right and interest, and shall also leave with such treasurer, secretary, or clerk, a true and attested copy of such execution, and of his return thereon ; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits, and income thereon, which such debtor was entitled to.

Title XX, Chap. 2.

1801. 1846.
1873.
Homicide when
punished by
death.

SEC. 2. Every person who shall commit murder in the first degree, or who shall cause the death of another by willfully placing any obstruction upon any railroad, or by loosening, taking up or removing any part of the superstructure of such railroad, or by willfully burning any building or vessel, shall suffer death.

1853.
Loss of life,
&c., by intoxi-
cation of ser-
vants of railroad
company.

SEC. 5. Every servant of any railroad company who shall, in consequence of his intoxication, or any gross or willful misconduct or negligence, cause any loss of life, or the breaking of a limb, shall be imprisoned in the State prison not more than ten years.

Title XX, Chap. 4.

1852. 1873.
Placing obstruc-
tions on rail-
roads.

SECTION 1. Every person who shall willfully place any obstruction upon any railroad, or who shall loosen, tear up, or remove any part of a railroad, shall be imprisoned in the State prison not more than ten years ; and if he shall do the same with intent to throw any locomotive or car from the track of such railroad, or to obstruct any car in motion, he shall be imprisoned in such prison not more than thirty years.

1871.
Injury to elec-
tric signals on
railroads.

SEC. 2. Every person who shall willfully displace any switch upon any railroad, or injure or destroy any electric signal in use thereon, or any material or property appertaining thereto, or who shall interrupt the use of any wire, lever, pin, or battery, used to operate such signal, or its connection therewith, shall be fined not more than one thousand dollars, and imprisoned in the State prison not more than ten years.

1873.
Throwing mis-
siles at railroad
trains.

SEC. 27. Every person who shall willfully throw or shoot any missile at any locomotive or railroad car, whereby the safety of any person is endangered, shall

be fined not less than fifty dollars, nor more than five hundred dollars, or imprisoned not more than one year, or both.

SEC. 28. Every person who shall wilfully injure any engine or car, used upon any railroad, shall be fined not more than one hundred and fifty dollars, or imprisoned not more than one year, or both. 1852. Injuring railroad engines, &c.

SEC. 29. Every person who shall cast, empty, or discharge, or permit to be cast, emptied, or discharged, any filth, rubbish, foul or offensive wash, or water, or the contents of any privy, vault, cesspool, or sewer, upon or into any railroad or railroad depot in any city, shall be fined not more than fifty dollars, half of which shall be paid, by order of court, to the person furnishing to the proper officer information that leads to a conviction. 1866. Nuisances on railroad tracks, or in depots.

SEC. 30. Every person who shall commit any nuisance in or upon any railroad bridge, shall be fined not more than seven dollars, or imprisoned not more than thirty days, or both. 1869. Committing nuisances on railroad bridges.

SECTION 1. Any person who shall unlawfully, maliciously, and in violation of his duty or contract, unnecessarily stop, delay or abandon any locomotive, car, or train of cars, or shall maliciously injure, hinder, or obstruct the use of any locomotive, car, or railroad, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail not exceeding six months. 1878. Penalty for unlawfully obstructing railroad travel.

SEC. 2. Every person who shall threaten, or use any means to intimidate any person to compel such person, against his will, to do, or abstain from doing, any act which such person has a legal right to do, or shall persistently follow such person in a disorderly manner, or injure, or threaten to injure, his property, with intent to intimidate him, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail six months. Use of threats or intimidation.

SEC. 3. Chapter seventy-seven of public acts approved March 22, 1877, is hereby repealed. Repeal. Chapter LXXVII. Acts 1877, p. 190.

Title XX, Chapter 11.

SEC. 8. Every person who shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by any steamboat company located in this State, or by any railroad company, shall be fined not less than five nor more than twenty dollars. 1867. 1871. Fraudulent evasion of payment of fare.

Title XX, Chapter 12.

1867. Neglect by railroad companies to provide water-closets. SEC. 7. Any railroad company, which shall neglect to maintain suitable water-closets at each passenger station upon its railroad, for the use of passengers, shall forfeit one hundred dollars.

1873. Neglect of railroad company to transport milk. SEC. 41. Every railroad company which shall willfully refuse to transport milk for any person according to law, shall forfeit twenty dollars.

To whom penalties under four preceding sections are payable. SEC. 42. The forfeitures imposed by the four preceding sections shall be paid to him who shall sue therefor.

1867. Neglect of railroad company to give receipts. SEC. 45. Any railroad company, which shall refuse to give a receipt to the owner or shipper of any commodity, delivered to it for transportation, describing such commodity, shall forfeit to such owner or shipper fifty dollars.

1875. Effect of deeds given by railroad companies. Whenever any railroad company shall make and properly execute a deed in fee simple of any lands which said company has derived by purchase, said deed by said railroad company shall effectually convey the title to said land, and when by said company so conveyed shall be to the absolute use of the grantee.

1876. Penalty for neglect to secure private way opening on railroad. Whoever enters upon or crosses a railroad at any private way, which is closed by gates or bars, and neglects to securely close them, shall forfeit for each offense a sum not less than two nor more than ten dollars, and shall be liable for any damage resulting therefrom.

1875. Railroad companies to report balance sheet of accounts. In addition to the returns which the railroad companies are now required to make to the Railroad Commissioners annually, the said companies shall each report a balance sheet of its accounts as they may appear on the books of the company on thirtieth September of each year.

1876. Annual returns of railroad companies, when to be made. SECTION 1. The annual returns made by the several railroad companies, and by trustees operating a railroad, shall be made to the Railroad Commissioners on or before the first day of November; and the Railroad Commissioners shall make their report to each General Assembly not later than the second week of its session.

Repeal, Gen. Stat., pp. 321, 338. SEC. 2. So much of the seventeenth and of the ninety-third sections of article two, part nine, chapter two, title seventeen of the general statutes as are inconsistent with this act are hereby repealed.

1878. Form of railroad returns. SECTION 1. The Railroad Commissioners shall, on or before the first day of September, annually, furnish to the company or trustees operating each railroad, duplicate blank forms for returns, as follows:

Return of the _____ Railroad Company for the year ending September 30, 18—.

EARNINGS AND EXPENSES.

Statement of Gross Earnings.

From passenger transportation.

“ freight transportation

“ United States mails.

“ express.

“rents.

“ other sources (specifying each).

Total gross earnings.

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track.

“ “ bridges.

“ “ fences.

“ “ buildings and fixtures.

“ “ locomotives.

“ “ cars.

“ “ machinery and tools.

“ salaries and labor, not included above.

“ fuel for locomotives and	{	— tons of coal,	\$
cars, - - -		— cords of wood,	\$

“ fuel for stations and	}	— tons of coal,	\$
shops, - - -		— cords of wood,	\$

“ oil and waste.

“ damages, losses, and gratuities, $\left\{ \begin{array}{ll} \text{to persons,} & \$ \\ \text{to property,} & \$ \end{array} \right.$

For insurance.

“ rents of other roads (naming each).

“ other operating expenses (in detail).

Total operating expenses.

Net earnings (or deficit).

TOTAL RECEIPTS AND EXPENDITURES.

Statement of Receipts from all Sources.

Cash on hand at date of last report.

Bills and accounts receivable at date of last report.

Receipts from gross earnings, as stated.

“ other sources (specifying each).

Total.

Statement of Total Expenditures.

For operating expenses (as stated).

“ taxes.

“ interest.

“ dividends—number, —; rate per cent., —; date when paid.

RAILROAD COMMISSIONERS' REPORT.

For construction, equipment, or property account, giving
each separately.

“ any other purposes (in detail).

Bills and accounts receivable this date.

Cash on hand to balance.

Total.

GENERAL BALANCE SHEET.

Showing condition of accounts at close of business, Sep-
tember 30, 18—.

Assets.

Construction account.

Equipment account.

Other permanent investments (in detail).

Sinking fund.

Materials on hand.

Accounts receivable.

Other assets (in detail).

Cash on hand.

Total.

Liabilities.

Capital stock.

Bonds payable, or funded debt.

Bills payable, or unfunded debt.

Accounts payable.

Other liabilities (in detail).

Profit and loss.

Total.

Present or Contingent Liabilities, not included in Balance-Sheet.

Bonds guaranteed by this company, or a lien on its road.

Over-due interest on the same.

Over-due interest on bonds issued by this company.

Any other liabilities.

GENERAL INFORMATION.

Capital Stock.

Capital stock authorized by charter.

“ “ by vote of company.

“ issued, — full shares of \$—— each.

“ “ — shares subject to \$——
further assessment.

Amount credited on — shares not issued.

Stock issued for cash.

Stock issued for bonds.

Stock issued for stock of other corporations (naming such corporations).

Stock issued for undivided earnings.

Stock issued for increased valuation of road, or equipment, or both.

Stock issued without any payment thereon or in any manner or for any purpose not named above, stating the amount in each case separately, and including the remainder of the stock issued.

Amount of stock held in Connecticut.

Number of stockholders residing in Connecticut.

Whole number of stockholders.

Bonds or Funded Debt.

Describe all issues in the following manner (and if any bonds issued by other parties have been guaranteed by this company, or are a lien on its road, describe them in the same manner, and state also by whom issued), viz.: First mortgage due _____. Rate of interest, _____.

Interest paid to ———.

Description of Road.

Date when road or different portions thereof were opened for public use, viz.:

From ——— to ———.

	In Conn. Total.
Length of main line from — to —	

“ branches and names from —— to ——

“ all branches.

“ road (main line and branches) owned
by the company.

“ double track road, { in main line ———
 { in branches ———

“ sidings or other tracks not included above.

“ track of road, including branches and sidings, in single track miles.

Length of track laid with steel rails (weight per yard, ———lbs.).

Weight per yard of iron rails in main line, ———
lbs.

Weight per yard of iron rails in branches, ———
lbs.

Miles of track laid with steel rails during the year,
(No. of tons, ———; weight per yard, ———
lbs.; cost, \$———).

RAILROAD COMMISSIONERS' REPORT.

Miles of track laid with new iron rails during the year (No. of tons, ———; weight per yard, ——— lbs.; cost, \$———).

Number of new ties put in track during the year (cost, \$———).

Aggregate length of wooden bridges, in feet.

Number of spans of 25 feet or over.

Aggregate length of iron bridges, in feet.

Number of spans of 25 feet or over.

Aggregate length of stone arch bridges, in feet.

Number of highway crossings over the track.

“ “ “ under the track.

“ “ “ at grade.

“ “ “ “ with gates.

“ “ “ “ “ flagmen.

“ “ “ “ “ electric

signal.

Number of railroads crossed at grade and names of each.

Name, termini, and length of each road operated by this company under lease or contract.

Length of all roads operated by this company.

Number of stations on main line.

“ “ branches.

“ “ leased lines.

Equipment.

Number of locomotives (not including switching engines).

Average weight of same, including tender, water, and fuel.

Number of switching engines.

“ passenger cars.

“ baggage and mail cars.

“ merchandise cars.

“ coal, gravel, and other cars.

“ locomotives equipped with train brakes.

“ cars “ “ “ “

Name of brake.

Number of passenger train cars with patent platform, buffer, and coupler.

Name of patent.

Fares, Freight, etc.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers.

Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket.

Average rate of fare per mile from all passengers.

Total number of passengers carried.

Passenger mileage, or passengers carried one mile.

Miles run by passenger trains.

“ “ freight trains.

“ “ all other trains.

Total miles run.

Total number of tons of freight carried.

Freight mileage, or tons carried one mile.

Average rate of freight per ton per mile.

Number of men employed in operating road, including officers.

Statement of each accident in detail.

Names and residences of officers.

Proper address of the company.

SEC. 2. All companies or trustees receiving such blank forms shall return one of them to the commissioners, on or before the first day of November, in each year, with all questions fully answered, except where the answers would be “none” or “nothing,” in which case the question itself may be stricken out. Said returns shall be signed and sworn to by the president and treasurer of the company, or by a majority of the trustees making the same. Returns, how and when made.

SEC. 3. Every company whose president and treasurer or trustees shall refuse or neglect to make such returns shall forfeit to the State twenty-five dollars for each day of such neglect or refusal, and said commissioners shall report such forfeiture to the treasurer, and the books of every railroad company shall at all times be open to the inspection of any committee of the general assembly appointed for that purpose. Penalty for neglect. Books to be open to inspection of committee of general assembly.

SEC. 4. Every railroad company shall make its annual returns strictly according to the forms provided, and if the officers or trustees find it impracticable to return all the items in detail as required, they shall in their report give the reasons why they cannot be given; but no company shall be excused for not giving such details because it does not keep its accounts in such manner as will enable it so to do. And when any such returns seem to said commissioners defective or erroneous, they shall notify the company or trustees making the same, and require the amendments of such returns within fifteen days under the same penalty as is provided for refusing or neglecting to make returns. Returns to conform strictly to prescribed schedule.

SEC. 5. All acts and parts of acts inconsistent with this act are hereby repealed. Repeal.

SECTION 1. When the railroad of the Connecticut Central Railroad Company, or any of the branches, as now

1878.
Connections of
Connecticut
Central Rail-
road.

constructed, meets or lawfully crosses another railroad at the same level therewith, the corporations or persons by which either of said railroads is owned or operated may, with the written consent of the board of railroad commissioners, and upon such terms as said railroad commissioners shall after due hearing prescribe, enter its road upon or unite the same with and use the road of the other; but no locomotive engine or other motive power shall be allowed to run upon a railroad except such as is owned or controlled by the corporation owning or operating such railroad, or with the consent of such corporation; and every such corporation or persons shall, at all reasonable times and for a reasonable compensation, draw over its or their railroad the passengers, merchandise, and cars of the other, and each of them shall for a reasonable compensation provide upon its railroad convenient and suitable depot accommodations for the passengers and merchandise of the other road passing to and over it, and shall receive and deliver the same in the manner it receives and delivers its own passengers and freight.

Determination
of points on
which the com-
panies cannot
agree.

SEC. 2. If the corporations or persons cannot agree upon the stated periods at which the cars of one shall be drawn over the other, and the compensation to be paid therefor, or cannot agree upon the terms and conditions upon which accommodations shall be furnished for the passengers and merchandise of the other, the railroad commissioners, upon the petition of either party and notice to the other, shall hear the parties and shall in each case determine (having reference to the convenience and interest of the corporations and of the public to be accommodated thereby) the stated periods for drawing cars and the compensation therefor, or the terms and conditions for passengers and merchandise, or the requisite terminal accommodations as aforesaid. And upon application of either party shall determine all questions between the parties in relation to the transportation of freight and passengers, and other business upon and connected with said railroads in which they are jointly interested, and the manner in which the business shall be done, and apportion to such corporations or persons their respective shares of the expenses, receipts, and income of the same. And the award of the commissioners, or a major part of them, shall be binding upon the respective corporations and persons interested therein, for one year or until the commissioners shall revise and alter the same: *provided, however*, that any person or corporation aggrieved by any order of the railroad commissioners, made under the provisions of this act, may appeal from the same to

Appeal.

the superior court of the county wherein said railroads meet within twenty days after the date of such order, in the same manner that appeals are now allowed upon any proceeding relative to the location, abandonment, or changing of depots or stations.

None of the provisions of this act shall apply to any railroad except the Connecticut Central and such other railroads whose tracks are now intersected or crossed by the track or tracks of said Connecticut Central railroad.

This act confined to Conn. Central and its intersecting railroads.

SECTION 1. The provisions of chapter eighty-nine of the public acts passed January session, 1878, shall apply to the Rockville railroad and to such other railroads as connect therewith or are intersected thereby, and to the several railroad companies owning or operating said respective railroads.

1879.
Chap. lxxxix.
Acts of 1878, p.
313, extended to
Rockville R. R.

SEC. 2. This act shall take effect from its passage.

CONSTITUTIONAL AMENDMENT.

Article XXV.

[Adopted October, 1877.]

No county, city, town, borough, or other municipality shall ever subscribe to the capital stock of any railroad corporation, or become a purchaser of the bonds, or make donation to, or loan its credit, directly or indirectly, in aid of any such corporation; but nothing herein contained shall effect the validity of any bonds or debts incurred under existing laws, nor be construed to prohibit the General Assembly from authorizing any town or city to protect, by additional appropriations of money or credit, any railroad debt contracted prior to the adoption of this amendment.

When this act takes effect.

INDEX TO RAILROAD LAWS.

RAILROAD COMMISSIONERS.

	Sec.	Page.
Appointment, qualification, disqualification, vacancies, office, clerk, records, - - - -	1-5	3-4
Employment of experts, - - - -	5	4
Salaries and office expenses, how paid, - - - -	6	4
Travel free with employés, - - - -	8	4

POWERS AND DUTIES IN LOCATION AND CONSTRUCTION OF RAILROADS.

Layout and location to be approved,	-	-	-	18	13
Notice and hearing before approval,	-	-	-	9	4
Alteration of location to be approved,	-	-	-	19	13
Condemnation of reservations, &c., to be approved,	-			1	14
To determine place and manner of connecting with, or crossing other railroads,	-	-	-	26	16
“ authorize crossing of highways and water-courses,				28	17
“ “ railroad to be built on site of highway,	-			28	17
“ “ “ to cross highway at grade,	-			30	18
“ give certificate before road is opened for travel,	-			10	4

IN REGARD TO FENCES.

General order on companies to fence, -	-	-	2	22
Order to fence on complaint of land owner, -	-	-	38	20
“ “ “ “ neglect “ “ “ -	-	-	40	20
To ascertain cost of fence in such case, -	-	-	41	20
Fence in highway on complaint of selectmen, &c., -	-	-	42	21
Need not be built unless adjudged necessary, -	-	-		
			sec. 37, p. 20, 1	21
Cattle-guards, &c., need not be built unless adjudged				
necessary, - - - - -	-	-	45	21

REGULATIONS AT HIGHWAY CROSSINGS.

	Sec.	Page.
Warning boards, - - - sec. 12, p. 5,	31	18
Speed of trains, - - - - -	79	32
Engines and cars at crossings, - - - -	12	5
Gates, flagmen, and signals, - - - sec. 12, p. 5,	13	6
May allow highways to cross at grade, - - -	6	39
Require alterations at highway crossings, - - -	1-3	40

AT RAILROAD CROSSINGS AND JUNCTIONS.

Permit crossing of another road without stop, - -	75	31
“ “ “ junction or station switch without stop, - - - - -	78-79	31

CONNECTING AND COMPETING ROADS.

Prescribe rules for exchange of passengers and baggage,	12	5
Make regulations for accommodation of people on line,	61	27
“ “ “ “ business on each,	60	27
Require them to receive and forward passengers, mer- chandise, and freight from each other, - - -	62	27
Prescribe terms upon which Conn. Central and Rock- ville railroads may use track, &c., of connecting roads, - - - - -	secs. 1-2, p. 51,	1 53

STATIONS.

Establish station on unfinished road, - - -	48	24
Permit stations to be abandoned, - - -	50	24
Re-establish certain abandoned stations, - - -	51	25
Require trains to stop at stations near drawbridge, - -	77	31
“ “ “ “ near certain villages, - - -	47	24
Platforms and outbuildings at stations, - - -	12	5
Time during which ticket offices are to be open, - -	12	5
Certain laws to be posted (first and last clauses), - -	12	5
Dispense with placards on cars at <i>termini</i> , - - -	64	28

EXAMINATIONS.

Semi-annual, of railroad, - - - - -	11	5
Special, on request of selectmen, - - - - -	11	5
Of road, engines, cars, by-laws, and rules, on complaint of stockholders, - - - - -	12	5

INDEX TO RAILROAD LAWS.

57

	Sec.	Page.
Summon witnesses, - - - - -	16	7
Apply for injunction when road unsafe, law violated, or order not obeyed, - - - - -	15	7

ANNUAL RETURNS AND REPORTS.

To furnish blank forms for returns of companies, -	1	46
“ require returns to be amended, - - - - -	4	51
“ make annual reports to General Assembly, sec. 14, p. 6, sec. 17, p. 7, - - - - -	1	46

POWERS AND DUTIES NOT CLASSIFIED ABOVE.

Hear and report on application to increase capital stock, 1-2	10
Permit crossing of drawbridge without stop, - - -	75 31
Limit number of brakemen, - - - - -	80 32
Approve of connecting platform on cars, - - -	64 28
Inquire into accidents and inform friends, - - -	81 32
Authorize footways on railroad bridges, &c., - - -	34 19
Compel companies to furnish seats in cars, - - -	12 5
Order guard rails on bridges, &c., - - - - -	1 6
“ guards at over-head bridges, - - - - -	1 18
General recommendation to companies, - - - - -	14 6

APPEALS.

From orders in regard to stations, - - - - -	52	25
“ order authorizing crossing of streams, &c., - - -	29	17
“ “ in regard to gates, flagmen, or signals, (Acts of 1875 and 1880), - - - - -		6

RAILROAD COMPANIES.

INCORPORATION AND ORGANIZATION.

Who may organize under general law, - - - - -	1	8
Name, office, termini, route, length, stock, and directors to be stated in articles of association, - - - - -	2	8
Capital not less than \$10,000 per mile, - - - - -	2	8
Majority of directors to be residents of this state, - - -	2	8
Debts not to exceed cash paid on capital, - - - - -	2	8
Shares of stock and stockholders, - - - - -	3	8

	Sec.	Page.
Articles of association to be filed, - - -	3	8
" not to be filed unless accompanied by engineer's report, nor unless \$5,000 per mile subscribed and ten per cent. paid in, with affidavit of good faith, - - -	4	9
<i>Primâ facie</i> evidence of due formation, etc., - -	4	9
Additional subscriptions, - - -	5	9
Construction not to be commenced till \$10,000 per mile is subscribed, - - -	5	9
May hold real estate, make surveys, and construct road, -	6	9
Forfeiture of existence, - - -	9	11
Special charters, how obtained, - - -	8	7
To what railroads statutes <i>de</i> steam railroads apply, -	1	12
Directors, number, and how chosen, - - -	2	12
Officers, choice, oath, bonds, - - -	2	12
Directors to manage stock and affairs, - - -	2	12
Capital stock, how increased, - - -	8, 1-5	10
Meetings, how called, - - -	4	12
Voting, - - - secs. 4, 5, and 11, p. 12, secs. 6 and 7		13

BONDS AND MORTGAGES.

Bonds, how issued, disposed of, and secured, -	82-83	33
Mortgage of after-acquired property, - - -	1	33
Prior liens not affected by proceedings under subsequent liens, - - -	89	35

TRUSTEES UNDER MORTGAGE.

Powers of trustees in operating road, - - -	90	35
" to foreclose mortgage, - - -	87	34
Mortgaged property to be surrendered to trustee, -	84	33
Powers of trustee to improve road, - - -	90	35
Duty of trustee to make inventory, - - -	86	34
" to render quarterly account, - - -	87	34
Liability of trustee and trust estate, - - -	85	34
Expenses and compensation, how paid, - - -	90-91	35
Removal of trustees, vacancies, - - -	88	35
Trustee of insolvent company to release right of way, -	20	42

LOCATION AND CONSTRUCTION OF ROAD.

	Sec.	Page.
Location to be approved by Commissioners, - -	18	13
“ statement of, to be filed with Sec. of State, -	24	15
“ map of, to be filed with Town Clerks, -	23	15
“ certificate of alteration to be filed with Town Clerks, - - - - -	19	13
Land, how taken, - - - secs. 18 and 20, p. 13, 9		4
“ not to be taken except within twelve months of approval of location, - - - -	7	10
“ written description of that taken to be given owner, - - - - -	22	15
“ reservations in grants of, how condemned, -	1	14
“ railroad not to be worked upon or opened across, till appraised damages are paid or secured, -	20	14
“ damages for layout when road is discontinued, -	21	15
“ effect of deed of, by railroad company, - -		46
“ adverse possession of, not to give title against railroad company, - - - -	20	41
“ how taken by railroad company for highway, sec. 32, p. 18, 2		40
Track, wharves, depot, or depot grounds of one com- pany not to be taken by another except for cross- ing or connection, - - - -	10	11
Railroad companies may build branches, - -	27	16
Railroad may cross or connect with other railroads, -	26	16
“ covered bridges, height of, - - - -	33	18
“ bridges over navigable streams forbidden, -	10	11
“ “ warning guards at, - - - -	1	18
“ “ foot-ways on, - - - -	34	19
“ companies to require security from contractors for payment of laborers, - - - -	25	15
Liability of companies for security from contractors for payment of laborers; - - - -	25	15
Lien on property of companies for security from contractors for payment of laborers, - - -	13	16

RAILROADS AND HIGHWAYS, ETC.

Railroad may cross water courses and highways, when,	28	17
“ may change highways, when, - - -	28	17
“ how cross highways, - - - -	30	18

	Sec.	Page.
Railroad crossing at highway, how changed, -	1, 2, 3	40
“ how compelled to alter highway occupied by it, - - - - -	36	40
“ crossing of highway at grade, warning boards, -	31	18
“ “ “ gates, flagman, or signal at, - - - - -	13	5
“ crossing of highway, bell or whistle to be sounded at, - - - - -	73	30
Highway across railroad, how laid, - - - - -	6	39
“ “ “ how maintained, - - - - -	7	39
“ “ “ height of bridges, - - - - -	8	39
“ across railroad, railings on bridges and approaches, - - - - -	9	39
“ not to be laid out within one hundred yards of railroad track without consent of Judge of Superior Court, - - - - -	2	39
“ damages from structure placed upon, by R. R. Co., - - - - -	10	40
“ “ for obstructing, by cars, etc., - - - - -	1	41
“ hand cars not to be left within 50 feet of, - - - - -	64	28
Highway, bridge, embankment, filling, and abutments, building and repairing by railroad company, how compelled, - - - - -	46	23

STATIONS.

Stations, how established on unfinished road, -	48-49	24
“ when a village is more than $1\frac{1}{2}$ miles distant, -	47	24
“ how compelled to stop trains at, - - - - -	53-56	25
“ “ abandoned, - - - - -	50	24
“ abandoned, how re-established, - - - - -	51	25
“ appeals from orders of Commissioners concerning, - - - - -	52	25
“ nearest to draw-bridge, trains to stop at, - - - - -	77	31
“ water closets to be maintained at, - - - - -	7	46
“ names to be conspicuously posted, - - - - -	64	28
“ when termini, cars to be placarded, - - - - -	64	28

FENCING.

Fences to be erected and maintained on both sides of road, - - - - -	secs. 35 and 37, p. 19, 1	21
--	---------------------------	----

	Sec.	Page
Fences ordered by Commissioners upon complaint, on line of road in process of construction, -	38	20
“ order for, by Commissioners when adjudged necessary, - - - - -	2	22
“ owners of adjoining lands, when and how compelled to build, - - - - -		
secs. 40 and 41, p. 20, sec. 4, p. 22,	1	19
“ how built when neither land owner nor rail- road company can compel erection, -	5	23
“ between highways and railroads to be built by railroad companies, - - - - -	42-43	21
“ damages from neglect of railroad companies to build, - - - - -	1	23
“ cost of building, how collected from persons who ought to build, - - - - -	44	21
“ and cattle guards to be constructed, - - - - -	45	21

OPERATING AND BUSINESS.

Not to be opened for travel without certificate from Commissioners, - - - - -	10	4
Trains not to cross track of another road, or draw- bridge, without stopping, except by consent of Commissioners, - - - - -	75	31
“ not to pass certain switches without stopping, unless by consent of Commissioners, -	75	31
“ to be run so as to accommodate interchange of passengers, - - - - -	57	26
<i>Individuals</i> aggrieved by failure, to appeal to Judge of Superior Court, - - - - -	58	26
<i>Railroad Co. or Selectmen</i> to apply to Commissioners, -	61	27
Trains to stop at stations, - - - - -	53-56	25
Trunk roads to furnish equal facilities to all connect- ing roads, - - - - -	59-60	27
Connections of Conn. Central and Rockville Railroads,		51
To transport milk on equal terms for all, sec. 41, p. 46,	67	29
“ “ ties, etc., on same terms as like freight,		29
Connecting roads to haul cars, etc., without discrimi- nating, - - - - -	62	27
Authority to make all contracts, - - - - -	27	16
“ “ “ and take leases, - - - - -	27	16
Leases to be ratified, - - - - -	1	16

	Sec.	Page.
Commutation rates not to be varied or abolished,	- 66	28
Checks to be given for baggage,	- 64	28
Good drinking water to be carried through cars,	- 64	28
Conductors to wear badges,	- 68	29
Engine to have bell and whistle,	- 72	30
Bell or whistle to be sounded at crossings,	- 73	30
Engineers to be sworn, etc.,	- 74	31
Number of brakemen regulated,	- 80	32
Connecting platform on cars,	- 64	28
Railroad police,	- 2, 3, 4, and 3	35
Goods left in cars, how disposed of,	- 2	42
Notice of accidents to be given Commissioners,	- 81	32

TAXATION.

Returns to Comptroller, sec. 5, p. 36, sec. 1, p. 37,	4	38
Amount to be paid, sec. 5, p. 36, sec. 7, p. 37, sec. 3, p. 38,		
Tax paid by lessee deducted from those of lessor,	- 8	37
" on dwelling houses owned by railroad companies,		37
" a prior lien to all other incumbrances, p. 37,	5	38

ANNUAL RETURNS.

When to be made to Commissioners, sec. 1, p. 46,	- 2	51
Form,	- 46-51	
Failure to make,	- 3	51
Balance sheet,	- 46	

PUNISHMENT, PENALTIES, AND DAMAGES.

OF INDIVIDUALS.

For non-payment of fares, sec. 8, p. 4,	- 65	28
" trespassing on engine, cars, track, etc.,	- 71	29
" injuring engine or cars,	- 28	45
" obstructing railroad travel,	- 1	45
" displacing switch, or injuring railroad signals,	2	45
" use of threats or intimidation,	- 2	45
" throwing or shooting at trains,	- 27	44
" depositing filth on track,	- 29	45
" committing nuisance in or upon bridges,	- 30	45
" neglect to close gates or bars on line of railroad,		46
" placing obstructions on track,	- 1	44
" " " " " causing death,	- 2	44

OF COMPANIES, OFFICERS, AND EMPLOYEES.

	Sec.	Page.
For neglect to place guard rails on bridges, -	2	7
“ “ to “ warning-guards at overhead bridges, -	2	19
“ “ to fence, sec. 40, p. 20, sec. 3, p. 22, -	39	20
“ “ to comply with order of Judge <i>de</i> business connections, -	58	26
“ “ to comply with order of Commissioners <i>de</i> business connections, -	61	27
“ “ to make return to Comptroller <i>de</i> taxes, -	2	38
“ “ to “ “ “ Commissioners, -	3	51
“ refusal to testify before Commissioners, -	16	7
“ “ to transport milk, sec. 67, p. 29, -	41	46
“ “ to give shipping receipts, -	45	46
“ “ to transport ties, etc., -	-	29
“ illegal voting, -	5	12
“ fire caused by engine, -	29	43
“ discriminating as to time and price for hauling, -	63	28
“ employing a person without certificate of freedom from color-blindness, etc., -	-	-
“ running train across draw-bridge or track without stop, -	76	31
“ running train over certain switches, -	78	31
“ injuries caused by intoxication of employees, -	5	44
General penalty, -	1	35

SUNDRIES.

Service of process on non-resident president and directors for forfeiture under general railroad law, -	45	42
Limitation of time for bringing action for injuries causing death, etc., -	1, 14	42
Executor may enter and prosecute, -	8	43

GENERAL INDEX.

- Annual Returns, Failure of Companies to make, by date required, 40.
- Avon, new depot at, 17.
- Accidents, general statement, 22.
- Unusual number of, 22.
 - Difficulty of comparison between companies, 22.
 - Alteration of the law recommended, 22.
 - Liability of companies to employees, 23.
 - To regatta train near New London, 23.
 - By misplaced switch in Hartford, 24.
 - Collision at Thames Grove, 24.
 - At grade crossings, 30, 103.
 - At North Windham, 25.
 - Near Hop River, 26.
 - Near Andover, 27.
 - At Parlor Rock Grove, 25.
 - Investigation of, on N. Y. & N. E. R. R., 67.
 - In Connecticut past year, 103.
 - In the United States, 105-108.
- Andover, collision near, 27.
- “ “ investigation of, 73.
- Boston & New York Air Line R. R. contract with the N. Y., N. H. & H. R. R. Co., 11.
- Earnings, 11, Part 1. 3, Part 2.
 - Alteration of Kingsley's crossing, 34.
 - Change of location at Northford, 35.
 - Steps towards a new depot at Middletown, 35.
 - Return of 3-9, Part 2.
- Brewsters, completion of N. Y. & N. E. R. R. to, 19.
- Bridges change in character of, on Air Line R. R., 11.
- New on Connecticut Western R. R., 13.
 - “ “ New Haven & Derby R. R., 15.
 - “ “ Danbury Branch of Housatonic R. R., 14.
 - “ “ New Haven & Northampton R. R., 17.
 - Strengthened on N. Y. & N. E. R. R., 19.
 - Length of wood and iron, 97.
- Bridgeport, extension of Wall street, 28.

Campbell, James, fence petition, 36.

Capital Stock, amount issued, 83.

“ held in Connecticut, 83.

Statistics, 82-84.

Statement of amount issued for five years, 109.

Cars, number of owned by companies, 96.

Color Blindness, deliberate action of the Legislature in passing the law, 41.

The wisdom of the measure proved, 41.

Reasons for opposition to the law, 41.

Importance of the subject recognized by the Illinois Central and Pennsylvania R. R. Cos., 46-49.

Examination of pilots required by the United States government by worsted test, 43.

Liability of companies in case of accident by, 51.

Views of the *Chicago Railway Review*, 45.

An accident and loss of life caused by, 50.

The worsted test the only one reliable, 42.

Unreliability of “ practical ” tests illustrated, 43, 46, 47.

Importance of the examination by experts, 40, 42, 47, 49.

Opinion of Surgeon-General Hamilton, 44.

“ “ Drs. Bacon and Carmalt, 47.

Collision at Thames Grove, 24.

“ North Windham, 25.

“ Parlor Rock Grove, 25.

“ Near Hop River, 26.

“ Andover, 27.

Colchester Railway Co., Return of, 10, 11, Part 2.

Connecticut Central R. R., lease to N. Y. & N. E. R. R. Co., 3 11.

Return of, 13-18, Part 2.

Connecticut Valley R. R. Co., change in management, 3.

Return 19-24 Part 2.

Connecticut Western R. R. Co., change in management, 3.

Improvements, 12.

Proposed reorganization, 13.

Return of company, 31-37, Part 2.

“ “ trustee, 38-43 Part 2.

Construction, statistics, 86, 93.

Cromwell piling, progress in filling, 12.

Danbury & Norwalk R. R., condition of track and bridges, 14.

Excursion business on, 14.

Return of, 44-49, Part 2.

Debt statement, 8.

“ for past five years, 110, 111.

Depot, new, at Simsbury, 13.

- Depot, new, at Newtown, 14.
 " " Avon and Granby, 17.
Dividends, statement for past year, 7.
 Paid in five years, 119.
East Hartford, resolutions of churches, in regard to violation of Sunday
 law, 39.
Earnings, statement for the year, 3.
 " " five years, 113.
Excess of freight over passenger, 4.
Disposition of net, 5.
Per cent. of passenger to total, 102.
 " " " freight " " 102.
 " " " net " " 102.
 " " to capital and debt, 102.
 " " construction and equipment, 102.
 " " operating expenses, 102.
Employees, number of, 95.
 Accidents to, 103.
Equipment, cost of, 86,
Excursion business on Danbury & Norwalk R. R., 14.
Flagmen insufficient protection at grade crossings, 30.
Freight, tons carried past year, 9.
 " " " five years, 118.
Fuel, cost per train mile, 7.
 " " ton, 7.
Granby, new depot at, 17.
Grade crossings, number of, 28.
 Accidents at, 30.
 Petitions for flagmen at, 30-31.
Groton, petition for grade crossing in, 29.
Hartford, accident on Conn. Valley R. R., 24.
 Obstruction of Asylum street, 32.
Hartford & Connecticut Valley R. R. Co., organization of, 3, 12.
 Conditions of road, 12.
 Proposed extension, 12.
 Return of, 25-30, Part 2.
 Accident in Hartford, 24.
Highways, defect in the law relating to obstruction of, 33.
Hop River, collision near, 26.
 " " investigation of, 71.
Housatonic R. R., improvements, 14.
 New depot at Newtown, 14.
 Collision at Parlor Rock Grove, 25.
 Return of, 50-56, Part 2.
Interest paid past year, 92.
 " " five years, 120.

- Iron bridges, length of in Connecticut, 97.
- Kingsley's crossing, alteration of, 34.
- Lincoln, D. Waldo, death of, by accident, 23.
- Locomotives, number of, 96.
 - " " with train brake, 96.
- Maintenance of road, comparative statement, 8.
 - Per mile operated, 93.
 - " " run, 100.
- Middletown, petition and steps for new depot, 35.
- Mileage, general statement, 9.
 - " statistics, 95.
- Naugatuck R. R. Co., condition of road, 15.
 - Speed of trains in Waterbury, 30.
 - Return of, 57-63, Part 2.
- New Canaan R. R. Co., condition of road, 15.
 - Return, 64-65, Part 2.
 - " of trustees, 66-69, Part 2.
- New Haven & Derby R. R. Co., conditions of pilings and bridges, 15.
 - Return, 70-75, Part 2.
- New Haven & Northampton Co., change of location in Hamden, 16.
 - Extension of road, 17.
 - Rebuilding of iron bridge at New Hartford, 17.
 - New depots at Avon and Granby, 17.
 - Return, 76-83, Part 2.
- New London, improvements at, 17.
- New London Northern R. R. Co., condition of road, 17.
 - Improvements at New London and Norwich, 17.
 - Extension of road, 17.
 - Accident to regatta train, 23.
 - Collision at Thames Grove, 24.
 - Petition for flagman at Yantic, 31.
 - Return of, 84-91, Part 2.
- New York, Connecticut & Eastern R. R. Co., general statement as to status of, 27.
- New York & Connecticut Railway Co., preliminary steps, 28.
- New York, Housatonic & Northern R. R. Co., present status of, 18.
- New York & New England R. R. Co., general condition of road, 19.
 - Progress of western extension, 19-20.
 - Construction accomplished without town aid, 19.
 - Lease of Conn. Central R. R., 19.
 - Bridges strengthened, 19.
 - Speed of trains in Waterbury, 30.
 - Obstruction of Asylum St., Hartford, 32.
 - Crossing the Oxford turnpike, 34.
 - Permitted to discontinue one stop in Plainville, 35.

- Investigation of accidents and management, 67.
- Return of, 92-101, Part 2.
- New York, New Haven & Hartford R. R. Co., additional facilities for business, 20.
 - The peat bog accident, 20.
 - Return, 102-113, Part 2.
- New York, Providence & Boston R. R. Co., condition of road, 21.
 - Petition for grade crossing in Groton, 29.
 - “ “ flagman in Stonington, 31.
 - Return, 114-121, Part 2.
- Newtown, new depot at, 14.
- North Windham, collision at, 25.
 - “ “ investigation, 68.
- Norwich, improvements at, 17.
- Norwich & Worcester R. R. Co., condition of road, 21.
 - Return, 122-128, Part 2.
- Oakville, petition for grade crossing at, 28.
- Operating expenses, general statement, 4.
 - Per mile operated, 7.
 - “ “ run, 7.
 - Past five years, 114.
- “Parallel” road, status of company, 27-28.
- Parlor Rock Grove, collision near, 25.
- Passengers carried past year, 9.
 - “ “ five years, 117.
- Mileage, 95.
- Accidents to, 103.
 - “ “ past five years, 121.
- Petition for extension of Hartford & Conn. Valley R. R., 12.
 - “ approval of location of “Parallel” road, 27.
 - “ “ “ extension of Wall street, Bridgeport, 28.
 - “ grade crossing at Oakville, 28.
 - “ “ “ in Groton, 29.
 - “ flagmen in Waterbury, 30.
 - “ “ at Stonington, 31.
 - “ “ “ Yantic, 31.
 - “ discontinuance of flagman near Willimantic, 31.
 - “ relief at Asylum street crossing, Hartford, 32.
 - “ alteration of Kingsley’s crossing, 34.
 - “ in regard to crossing of Oxford turnpike, 34.
 - to discontinue a stop at Plainville, 35.
 - “ approve alteration in Northford, 35.
 - for better depot accommodations in Middletown, 35.
 - of James Campbell for fence, 36.
 - for abatement of whistling in Windsor Locks, 37, 55.

“ investigation of accidents, etc., on N. Y. & N. E. R. R., 67.
Plainville, discontinuance of a stop in, 35.

Recommendation for a change in the law reporting accidents, 22.

for a law relating to payment of witnesses, 23.

that the Commissioners have power to disallow a crossing, 29.

in regard to uniform time, 38.

Ridgefield & New York R. R. Co., return, 129-131, Part 2.

Roads, changes in management of, 3.

Maintenance of, 8.

Length of, 8.

Stock and debt, 85.

Construction and equipment, 86.

Earnings, 87-88.

Operating expenses, 88-92.

Employees, 95.

Stations, 98.

Transportation, 94.

Mileage, 95.

Crossings and bridges, 97.

Accidents, 103.

Rockville, petition of citizens, in reference to management of N. Y. &
N. E. R. R. Co., 67.

Rockville R. R. Co., return, 132-135, Part 2.

Shepaug R. R. Co., condition of road, 21.

Return, 136-141, Part 2.

Shore Line Railway Co., condition of road, 21.

Return of lessors, 142-144, Part 2.

“ “ lessees, 145-148, Part 2.

Simsbury, new depot at, 13.

South Manchester R. R. Co., condition of road, 21.

Return, 149-154, Part 2.

Steel rails, miles laid, 9.

Satisfactory results in use of, 9.

Sunday law, violation of, 39.

Taxes, amount paid by railroad companies, 10.

Correct system of assessing, 10.

Thames Grove, collision at, 24.

Train-brakes, companies not using, 10.

Companies equipped the past year, 10.

Trespassers, accidents to, 103.

Uniform time, its desirability, 37.

As a preventive of accidents, 37.

Paper by Prof. Waldo, 57.

Waterbury, petition for flagmen in, 30.

Watertown & Waterbury R. R. Co., return, 154-156, Part 2.

Westinghouse Air-Brake, adopted by Danbury & Norwalk R. R. Co., 10.
Windsor Locks, petition for abatement of whistling, 37, and finding and
recommendation thereon, 55.



the
university of
connecticut
libraries

